

2015

RESOURCE GUIDE *for* SMALL BUSINESS

U.S. Small Business Administration • Virginia

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Making the Network
Work for You**
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Contracting

SBA

Department of Small Business and Supplier Diversity

A Micro Business is a certified Small Business under the SWaM Program and has no more than twenty-five (25) employees and no more than \$3 million in average annual revenue over the three-year period prior to their certification.

SBSD is here to help you with this certification and the potential customers it represents.

sbsd.virginia.gov
804-786-6585



Two departments committed to small business have merged and while the name has changed, our mission remains the same.

Effective October 1, 2014, all state purchases under \$10,000 shall be set aside for micro-businesses when the price quoted is fair and reasonable

Over 90% of Virginia's businesses are categorized as small businesses. Along with women-and-minority-owned businesses, these companies are the source of most new jobs within the state.

For these hardworking and talented entrepreneurs, growing a successful business is not an easy task. For most small businesses, opportunities and financial assistance are important and often difficult to access.

We provide vital support to those businesses through advocacy programs and collaboration with other agencies and departments.

CERTIFICATIONS

State SWaM
(Small, Women & Minority)

Federal DBE
(Disadvantaged Business Enterprise)

SERVICES

Procurement Matchmaking
Selling to the State Resources
Construction Qualifications
Entrepreneur Express Seminars
Growing Your Sales Seminars
Small Business Summits
Transportation Workshops
One-on-One Counseling
Procurement Technical Assistance

SMALL BUSINESS

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2015 VIRGINIA

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On the Cover: Teresa Myers, CEO of Myers-Seth Pump has become highly successful in the male-dominated world of industrial and construction pump manufacturing. See her story on page 67.



Publishers of Small Business Resource

Advertising

Phone: 863-294-2812 • 800-274-2812

Fax: 863-299-3909 • www.sbaguides.com

Staff

President/CEO

Joe Jensen

jjensen@reni.net

English/Spanish Small Business Resource

Advertising

Nicky Roberts

nroberts@reni.net

Martha Theriault

mtheriault@reni.net

Kenna Rogers

kr Rogers@reni.net

Production

Diane Traylor

dtraylor@reni.net

SBA's Marketing Office:

The Small Business Resource Guide is published under the direction of SBA's Office of Marketing and Customer Service.

Director of Marketing

Paula Panissidi

paula.panissidi@sba.gov

Graphic Design

Gary Shellehamer

gary.shellehamer@sba.gov

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FROM THE ADMINISTRATOR



Let's Work Together

When I took my oath as the new SBA Administrator I was energized to work on behalf of entrepreneurs like you. I know you've risked so much to start and grow your small business, because I've stood in your shoes. I've started three small businesses of my own, including a community business bank that provided capital to other small businesses. This not only strengthened my knowledge of the challenges you face, it also strengthened my resolve to help you overcome those hurdles and succeed.

When I started my first business almost 20 years ago, I experienced similar changes to the ones you face today. On any given day, I could be called upon to be my company's human resources director, CFO, COO, or chief sales officer — all while competing against larger firms in highly competitive markets. I know you multitask your way through similar days to grow your business and provide good jobs for your employees.

My message to you is a simple one: The SBA is here for you, to help you access capital, counseling, contracts, or assistance after a natural disaster. We have dedicated resource partners in every community in America whose job is to make your job easier. They will work with you one-on-one to answer your questions, and they will help you open new doors to new business opportunities.

One of our resource partners is SCORE —*For the Life of Your Business*—, who marks its 50th anniversary this year. SCORE's 11,000+ volunteer mentors are both working and retired business professionals who are dedicated to providing you with game-changing advice and support. You can learn more about SCORE and our other resource partners, Small Business Development Centers (SBDC) and Womens Business Centers (WBC) in the Counseling section of this guide. Our feature article also provides information about leveraging our resource partner network at different points in your small business journey and shares success stories of small businesses like you who have benefitted from SBA resource partner support. To find the location of your nearest SBA District Office or resource partner, visit www.sba.gov/tools/local-assistance.

At the SBA, taking care of business has been our business for 61 years. This agency has been an important force in America's economic recovery, but we're only getting started. We look forward to helping you become the next great American success story.

Sincerely,

A handwritten signature in dark ink, reading "Maria Contreras-Sweet". The signature is fluid and cursive, with a large, stylized "M" and "C".

Maria Contreras-Sweet
Administrator
U.S. Small Business Administration

FROM THE REGIONAL ADMINISTRATOR



This Resource Guide is one of many tools we offer entrepreneurs to help start or grow businesses, create jobs, and fuel our continuing economic recovery. 2014 holds tremendous opportunities

for business owners and employees. The U.S. Small Business Administration is here to help entrepreneurs navigate business opportunities.

As of January 1, 2014, the self-employed and small businesses have access to affordable coverage through the Health Insurance Marketplace thanks to the Affordable Care Act. Marketplaces offer benefit packages; and individuals and the self-employed may qualify for individual tax credits and subsidies.

Generally small businesses with 50 or fewer employees also have access to Marketplaces through the Small Business Health Options Program (SHOP), which offers increased buying power and better choices of high-quality coverage at lower costs, while pooling and reducing administrative complexity. In 2016, employers with up to 100 employees will be able to participate in SHOP.

Advances in technology are making worldwide commerce achievable for many small businesses. Aspiring exporters should reach out to SBA resources for expert help from SCORE and Small Business Development Centers (SBDCs). These organizations provide free counseling to help businesses get in the game. Our “Take Your Business Global” training course, available in our online Learning Center can help you generate questions that you may not have previously thought of before you meet with a potential mentor or program representative. I’m proud to announce the mid-Atlantic region is expanding its “Emerging

Leaders” (formerly e200) executive-level entrepreneurship training initiative. This free “mini-MBA” provides small business executives with the organizational framework, resource network, and motivation required to build sustainable businesses and promote the economic development within urban communities. Emerging Leader courses are available in Baltimore, Philadelphia and now in Washington, DC.

And finally, I want to remind you of the “American Supplier Initiative,” which invests in America’s small suppliers, which make the parts and services for final products you and I buy every day. In concert with industry leaders, SBA is removing the barriers small businesses face in breaking into large company supply chains, and gives large companies exposure to a more diverse array of suppliers. Small suppliers can more than triple revenue growth and more than double job growth only a few years after becoming a large company supplier.

The Administration recognizes entrepreneurs and small business owners as the true engines of our economy. Their adaptability and innovativeness, while creating jobs and civic stability, are what makes this country great. The SBA is your resource to make your business dream a reality. Visit our website, call, or visit our local district offices to get started!

Best Wishes,

Natalia Olson-Urtecho
Regional Administrator
U.S. Small Business Administration
Mid-Atlantic Region
(Region III)

www.sba.gov/va
804-771-2400

District Director's Office

Carl Knoblock

District Director
804-253-9087
carl.b.knoblock@sba.gov

Matthew Nowak

Public Affairs Specialist
804-253-9088
matthew.nowak@sba.gov

Monet Chapman

District Support Assistant
804-771-2400
monet.chapman@sba.gov

Chris Zobel

Hampton Roads Senior Area
Manager
804-873-8340
christopher.zobel@sba.gov

Lender Relations

Ford Scott

Lender Relations Specialist
804-253-8027
ford.scott@sba.gov

Economic Development

James Williams

Lead Economic Development
Specialist
804-253-8134
james.williams@sba.gov

Robert McLoone

Economic Development
Specialist
804-253-8270
robert.mcloone@sba.gov

Kathryn Dolan

Economic Development
Specialist
804-253-8135
kathryn.dolan@sba.gov

Marci Posey

Economic Development
Specialist
804-253-8906
marci.posey@sba.gov

District Counsel

Dawn DiBenedetto

District Counsel
804-253-8902
dawn.dibenedetto@sba.gov

**Government Contracting/
Business Development**

John Veal

Supervisory Business
Opportunity Specialist
804-253-8903
john.veal@sba.gov

Florine Duncan

Business Opportunity
Specialist
804-253-8904
florine.duncan@sba.gov

Cassandra Zeigler

Business Opportunity
Specialist
804-253-8907
cassandra.zeigler@sba.gov



I frequently am asked to speak to small business owners and entrepreneurs and often cite this phrase because I believe

it rings true. Just take a look at the successful businesses in your neighborhood and you'll find innovative and passionate individuals who have a burning desire to succeed. At the same time give back to community.

Hi, I am Carl Knoblock, the new District Director for Virginia. In my brief time here and as I have traveled parts of Virginia, I am excited to see the opportunities available to small businesses. Virginia is for sure a business friendly State compared to the other States east of the Mississippi.

Virginia is rich in history. At the same time, it is rich in education, research, agriculture, tourism, defense, logistics, and natural resources. We have abundant water which is critical to advance the growth of the region.

What attracts people globally to our region? The first answer is typically our world leading educational institutions, but in reality it is tourism. Let's not lose sight how valuable this market is to the economy in our region and how it connects us to the world.

In this guide you will find free counseling via our local Small Business Development Centers (SBDC), Women's Business Centers

(WBC), SCORE (Mentors to America's Small Business) and a PTAC (Procurement Technical Assistance Center) administered by the Defense Logistics Agency. If you would like to know more about counseling opportunities, check the Getting Started section of this publication to see what programs are available in your county.

At some point, you may find yourself in need of capital infusion to expand your facilities, purchase equipment, machinery, or inventory. The SBA offers a variety of loans to meet your capital needs. Learn more about our various loan programs by visiting the Getting Approved section of the guide.

One area to expand opportunities is touching our global neighbors. Exporting is underutilized for economic growth. We have all kinds of goods and services that the world is wanting. Let us help you discover those new found opportunities where 95% of the population lives.

Water is hot at 211 degrees and does good things. One degree more and it creates steam. Look at the great things steam does. One degree is the difference between good and great. We see that same concept in life and businesses.

I want you to become a 212 degree business – a company that actively adds to the growth of Virginia's future. Take that first step by contacting us.

Shop Small, Big Returns

Carl Knoblock

*District Director of
SBA's Virginia District Office*

We Welcome Your Questions

For extra copies of this publication or questions please contact:

Richmond District Office
Federal Building, Suite 1150
400 North 8th Street
Richmond, VA 23219

Tel: 804-771-2400 Fax: 804-771-2764
TDD: 804-771-8078

Website: www.sba.gov/va
E-mail: richmond.va@sba.gov

Doing Business in Virginia

The SBA helps business owners grow and expand their businesses every day.



THE RICHMOND DISTRICT OFFICE

The Richmond District Office is responsible for the delivery of SBA's many programs and services. The District Office is located in the Richmond Federal Office Building at 400 N. 8th Street, Suite 1150, Richmond, VA, 23219. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

SERVICES AVAILABLE

Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders.

Free counseling, advice and information on starting, better operating or expanding a small business through the SCORE, Small Business Development Centers (SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district - some require a nominal registration fee.

Assistance is available to businesses owned and controlled by socially and economically disadvantaged individuals through the 8(a) business development program. Please contact one of our Business Opportunity Specialists listed on page 6.

Women's Business Representative and District International Trade Officer
Kathryn Dolan
Economic Development Specialist
804-253-8135
kathryn.dolan@sba.gov

Veteran's Outreach Representative
Chris Zobel
Senior Area Manager
804-873-8340
chris.zobel@sba.gov



SUCCESS STORY

Leadership Gets Newport News Firm Through Rough Seas

Devon Henry accepted his award, smiled for the camera, and humbly walked back to his seat. Upon returning, his family and staff congratulated him on another accomplishment. Recently, Henry has been receiving his share of accolades. Although they are for his business, they really represent his role as a leader.

The credit goes to his mother for the support and developing his leadership skills from the very beginning.

"My mother deserves a great deal of recognition. She has shown me what hard work, determination and a will to succeed can get you in life. She taught me skills that have allowed me to succeed in all that I do," said Henry. "She has always guided me and serve as my mentor. I hope to do the same for my children."

Henry's career has taken him from being in a corporate leadership program to owning his own business. He also volunteers his time to non-profit organizations.

Henry is the CEO and president of Team Henry Enterprises, LLC, a construction firm specializing in environmental, marine and emergency response services headquartered in Newport News with offices in Virginia, North Carolina, Florida, Louisiana, New Jersey and the

U.S. Virgin Islands. Its clients comprise of both the federal government and the commercial sector.

Since buying the company in 2006, revenue went from around \$700,000 to now over \$20 million. The company had only a bare minimum number of employees in 2006, but has grown to around 60 in 2014. Projects are scattered across the country from Virginia to Louisiana to the Virgin Islands.

Serving his community is something he has built into his life and business model. Team Henry Enterprises donates thousands of dollars to charities. Henry served on the Board of Directors for the Virginia March of Dimes and his efforts have helped raise over \$250,000. Henry frequently speaks at colleges and high schools about Science, Technology, Engineering and Mathematics initiatives. He created an endowment at his alma mater, Norfolk State University, to provide scholarships for students majoring in STEM related subjects. He also serves on the Board of Directors for Richmond's Metropolitan Business League, where he mentors other small minority businesses, helping them to write their business plans and strategic plans.

"Devon will always be successful no matter what he does. From coaching his kids to running a business," said Oliver Singleton, director of the Metropolitan Business League. "He brings so much leadership to the community and his business."

Although he has received accolades, it didn't begin that way. Like most business owners there are many obstacles that make it challenging to own a business. Coming up with the money needed can be problematic. Henry

solved this problem by dipping into his savings and mortgaging his home to provide collateral for the costs to purchase the business and sustain it during the Great Recession.

Another challenge Henry faced was the amount of bonding. Federal construction contracts require bonding for all work and can really limit the type of projects. Initially, he could only work on smaller projects as a subcontractor. Henry eventually went through the U.S. Small Business Administration's Surety Guarantee Program and now has bonding up to \$30 million. This opened the door to submit bids on larger projects as a prime contractor.

Even though Henry had some struggles, his efforts haven't gone unnoticed. Recently, he was named SBA's Small Business Person of the Year for 2014. Inc Magazine recognized Team Henry Enterprises as the 9th fastest growing African American owned company in the country in 2013. In 2013, Team Henry Enterprises was recognized in Fortune Magazine, ranking 13th on The IC100 List of fastest growing inner city companies in the country.

With all the recognitions and success, Henry doesn't want to just stop there.

"Long term success is the goal. I do this not only to make a living but to provide jobs to those living in communities in which we serve. I have a lot of people counting on me and the continued success of Team Henry," said Henry.

Henry's success all began because his mother instilled the need for leadership and what it can achieve.

COUNSELING

Getting Help to Start, Market and Manage Your Business

COUNSELING



Every year, the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and existing small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the SBA and its resource partners can help at every stage of turning your entrepreneurial dream into a thriving business.

If you're just starting out, the SBA and its resources can help you with business and financing plans. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, find foreign markets, and make your voice heard in the federal government.

You can access SBA information at www.sba.gov or visit one of our local offices for assistance.

SBA'S RESOURCE PARTNERS

In addition to our district offices, which serve every state and territory, the SBA works with a variety of local resource partners to meet your small business needs: SCORE chapters, Small Business Development Centers (SBDCs), and Women's Business Centers (WBCs). This partner network reaches into communities across America: More than 13,000 business counselors, mentors and trainers available through over 900 Small Business Development Centers,

110 Women's Business Centers and 350 SCORE chapters. These professionals can help with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, and recovering from disaster. To find your local district office or SBA resource partner, visit www.sba.gov/tools/local-assistance.

SCORE

SCORE is a national network of more than 11,000 entrepreneurs, business leaders and executives who volunteer as mentors to America's small businesses. SCORE volunteers donated more than 1.1 million hours providing services to small business clients. SCORE leverages decades of experience from seasoned business professionals to help entrepreneurs to start and grow companies and to create jobs in local communities. SCORE does this by harnessing the passion and knowledge of individuals who have owned and managed their own businesses and want to share this "real world" expertise with you.

Found in more than 350 chapters and 800 locations throughout the country, SCORE provides key services – both face-to-face and online – to busy entrepreneurs who are just getting started or are in need of a seasoned business professional as a sounding board for their existing business. As members of your community, SCORE mentors understand local business licensing rules, economic conditions and important business networks. SCORE can help you as they have done for many entrepreneurs through the years by:

- Matching your specific needs with a business mentor
- Traveling to your place of business for an on-site evaluation
- Teaming with several SCORE mentors to provide you with tailored assistance in a number of business areas

Across the country, SCORE offers more than 10,000 local business educational workshops and seminars ranging in topic and scope depending on the needs of the local business community. SCORE workshops cover all manner of business topics, including: an introduction to the fundamentals of a business plan, managing cash flow and marketing your business. For established businesses, SCORE offers more in-depth training in areas like customer service, hiring practices and home-based businesses.

For around-the-clock business advice and information on the latest business news and trends visit www.sba.gov/score or call 800-634-0245 for the SCORE office nearest you. More than 1,200 online mentors with over 150 business skill sets answer your questions about starting and running a business.

For more information on SCORE and to get your own business mentor, visit www.SCORE.org.

ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- Earnings and growth potential are unlimited.
- Running a business will provide endless variety, challenge and opportunities to learn.

SCORE Virginia District – 0304

Chapter Offices

Richmond SCORE #12

Federal Bldg., Ste. 1130
400 N. 8th St.
Richmond, VA 23219
804-253-8002
information@richmondscore.org
www.richmondscore.org

Roanoke SCORE #26

105 Franklin Rd. S.W.
Roanoke, VA 24011-2300
540-857-2834 • 540-857-2043 Fax
info@scoreroanokeva.org
www.scoreroanokeva.org

Hampton Roads SCORE #60

C/O The Retail Alliance
838 Granby St.
Norfolk, VA 23510-2051
757-455-9338 • 757-466-9472 Fax
admin@hrscore.org
www.scorehr.org

4525 Main St., Ste. 700
Virginia Beach, VA 23462
757-455-9338
admin@hrscore.org

Shenandoah Valley SCORE #427

301 W. Main St.
Waynesboro, VA 22980-4508
540-949-4423 • 540-942-6755 Fax
score427@ci.waynesboro.va.us
www.scorevavalley.org

Central Virginia SCORE #494

Chamber of Commerce Center
209 5th St. N.E.
Charlottesville, VA 22902
434-295-6712 • 434-295-3144 Fax
scorecounselingvirginia@gmail.com
www.centralvirginiascore.org

Greater Lynchburg SCORE #529

147 Mill Ridge Rd.
Lynchburg, VA 24502
434-582-4560
info@lynchburgscore.org
www.lynchburgscore.org

Martinsville SCORE #540

Martinsville and Henry County
Chamber of Commerce
115 Broad St./P.O. Box 709
Martinsville, VA 24114-2803
276-632-6401 • 276-632-5059 Fax
score@mhcchamber.com
www.martinsvillescore.com

Williamsburg SCORE #549

Chamber of Commerce
421 N. Boundary St.
Williamsburg, VA 23187-3614
757-229-6511 • 757-229-2047 Fax
info@scorewilliamsburg.org
www.scorewilliamsburg.org

SMALL BUSINESS
DEVELOPMENT CENTERS

The U.S. Small Business Administration's Small Business Development Centers (SBDC) mission is to build, sustain, and grow small businesses; as well as to promote small business development and enhance local economies by creating businesses and fulfilling its mission of creating jobs.

The Small Business Development Centers, vital to SBA's entrepreneurial outreach, have been providing service to small businesses for almost 35 years. It is one of the largest professional small business management and technical assistance networks in the nation. With over 900 locations across the country, SBDCs offer existing and future entrepreneurs free one-on-one expert business counseling and low-cost training by qualified small business professionals.

In addition to its core services, the SBDCs offer special focus areas such as green business technology, disaster recovery and preparedness, export assistance, international trade assistance, veteran's assistance, technology transfer and regulatory compliance.

The program combines a unique combination of federal, state and private sector resources to provide, in every state and territory, the foundation for the economic growth of small businesses. The return on investment is demonstrated by the program's success during FY2013.

- Assisted more than 14,200 entrepreneurs to start new businesses – equating to nearly 39 new business starts per day.
- Provided counseling services to more than 104,000 emerging entrepreneurs and over 96,000 existing businesses.
- Provided training services to approximately 330,000 clients.

The efficacy of the SBDC program has been validated by a nationwide impact study. Of the clients surveyed, more than 80 percent reported that the business assistance they received from the SBDC counselor was worthwhile. The top five impacts of counseling cited by SBDC clients were revising marketing strategy, increasing sales, expanding products and services, improving cash flow and increasing profit margin. More than 40 percent of long-term clients receiving five hours or more of counseling reported an increase in sales and profit margins.

For information on the SBDC program, visit www.sba.gov/sbdc. To

schedule an appointment for counseling or to see the seminar schedule, contact the center nearest you from the list below:

VIRGINIA SBDC

Virginia State Office

Jody Keenan, Director
4031 University Dr., Ste. 100
Fairfax, VA 22030-3409
703-277-7703 • Keenan
703-352-8518 Fax
jkeenana@gmu.edu
www.virginiassbdc.org

POTOMAC REGION

Alexandria SBDC

Bill Reagan, Executive Director
625 N. Washington St., Ste. 400
Alexandria, VA 22314
703-778-1292 • 703-778-1293 Fax
billr@alexandriasbdc.org
www.alexandriasbdc.org

Mason SBDC

John Casey, Director
Mason Enterprise Center
4031 University Dr., Ste. 100
Fairfax, VA 22030-3409
703-277-7747 • 703-277-7722 Fax
jcasey1@gmu.edu
www.masonsdbdc.org

Loudoun County SBDC

Robin Suomi, Director
202 Church St. S.E., Ste. 100
Leesburg, VA 20175
703-430-7222 • 703-466-0506 Fax
sbdc@loudounsbdc.org
rsuomi@loudounsbdc.org
www.loudounsbdc.org

SBDC at Community Business Partnership
– Lead Center

Charles McCaffrey
7001 Loisdale Rd., Ste. C
Springfield, VA 22150
703-768-1440 • 703-768-0547 Fax
charles@cbponline.org
www.cbponline.org

University of Mary Washington SBDC

Mary Parnell, Director
1125 Jefferson Davis Hwy., Ste. 400
Fredericksburg, VA 22401
540-654-1096 • 540-654-1400 Fax
mparnell@umw.edu
http://www.sbdc-umw.com

University of Mary Washington– Warsaw

Joy Corprew
479 Main St./P.O. Box 490
Warsaw, VA 22572-0490
804-333-0286 or 800-524-8915
804-333-0187 Fax
jcorprew@umw.edu
http://www.sbdc-umw.com

CENTRAL REGION**Shenandoah Valley SBDC – Lead Center**

Joyce Krech, Director
127 W. Bruce St.
Harrisonburg, VA 22801
540-568-3227 • 540-801-8469 Fax
krechjh@jmu.edu
www.valleysbdc.org

Central Virginia SBDC

Betty Hoge, Director
2211 Hydraulic Rd., Ste. 107
Charlottesville, VA 22901
434-295-8198 • 434-979-4123 Fax
bhoge@cvsbdc.org
www.cvsbdc.org

Lord Fairfax SBDC

Andy Gyurisn, Assistant Director
Corron Community Dev. Center
173 Skirmisher Ln.
Middletown, VA 22645
540-868-7093 • 540-868-7095 Fax
agyurisn@lfsbdc.org
www.lfsbdc.org

Lord Fairfax SBDC at Fauquier

Dale Maza, Director
6480 College St.
Warrenton VA 20187-8820
540-351-1595 • 540-351-1597 Fax
dmaza@lfsbdc.org
www.lfsbdc.org

Lord Fairfax SBDC at Culpeper

David Reardon
101 Duke St., Ste. 116
Culpeper, VA 22701
540-727-0638 • 540-727-3448 Fax
dreardon@lfsbdc.org
www.lfsbdc.org

Greater Richmond SBDC

Chrystal Neal, Director
600 E. Main St., Ste. 700
Richmond, VA 23219-1598
804-783-9310 • 804-783-9366 Fax
Chrystal.neal@grcc.com
www.grsbdc.com

HAMPTON ROADS REGION**Hampton Roads SBDC– Lead Center**

Jim Carroll, Director
Hampton Roads Chamber of Commerce
500 Main St., Ste. 700
Norfolk, VA 23510
757-664-2595
Jcarroll@hrccva.com
www.hrsbdc.org

Hampton SBDC of the Hampton Roads SBDC

Debra Hamilton Farley, Assoc. Exec. Dir.
Thomas Nelson Community College
600 Butler Farm Rd., Rm. A1105
Hampton, VA 23666-1564
757-865-3126 • 757-865-5885 Fax
farleyd@tncc.edu
www.hrsbdc.org

Eastern Shore SBDC of the Hampton Roads SBDC

George Bryan, Director
P.O. Box 133
Melfa, VA 23410
757-789-3418 • 757-787-8687 Fax
gbryan7600@gmail.com
www.hrsbdc.org

Suffolk SBDC of the Hampton Roads SBDC

Jack Leach
127 E. Washington St.
Suffolk, VA 23434
757-664-2613 • 757-925-1281 Fax
jleach5@verizon.net
www.hrsbdc.org

Williamsburg SBDC of the Hampton Roads SBDC

Jim Carroll
Williamsburg Chamber of Commerce
421 N. Boundary St.
Williamsburg, VA 23187-3495
757-229-6511 ext. 235
757-229-2047 Fax
Jcarroll@hrccva.com
www.hrsbdc.org

SOUTHERN REGION**Longwood University SBDC – Farmville – Lead Center**

Sheri McGuire, Executive Director
315 W. Third St.
Farmville, VA 23901
434-395-2086 • 434-395-2359 Fax
mcguires@longwood.edu
www.sbdclongwood.com

Crater SBDC of Longwood University

Pat Hood, Branch Center Director
1964 Wakefield St.
Petersburg, VA 23805-0808
804-518-2003 • 804-518-2004 Fax
hoodpa@longwood.edu
www.sbdclongwood.com

Longwood SBDC at Martinsville

Dick Ephgrave, Sr., Branch Center Dir.
115 Broad St. /P.O. Box 709
Martinsville, VA 24114-0709
276-632-4462 • 276-632-5059 Fax
ephgraverg@longwood.edu
www.sbdclongwood.com

Longwood SBDC at South Boston

Sheri McGuire, Executive Director
515 Broad St.
South Boston, VA 24592
434-572-4533 • 434-572-1733 Fax
mcguires@longwood.edu
www.sbdclongwood.com

Longwood SBDC at Danville

J. Diane Arnold, Branch Center Director
1008 S. Main St., Taylor Bldg., Ste. 105
Danville, VA 24541
434-797-8482 • 434-797-8447 Fax
arnoldjd@longwood.edu
www.sbdclongwood.com

Region 2000 SBDC – Lynchburg

Bart Smith, Director
Central Virginia Community College
3506 Wards Rd.
Lynchburg, VA 24502-4341
434-832-7824 • 434-797-8447 Fax
smithb@cvcc.vccs.edu
www.lbdc.com

SOUTHWEST REGION**Radford University SBDC– Lead Center**

Anthony Byrd, Director
701 Tyler Ave., #231
Radford, VA 24142
540-831-6056 • 540-831-6735 Fax
rbyrd@radford.edu
www.radford.edu/sbdc

Roanoke Regional SBDC

Wayne Flippin, Director
210 S. Jefferson St.
Roanoke, VA 24011-1702
540-983-0717 • 540-983-0723 Fax
wflippin@roanokechamber.org
www.rrsbdc.org

Mountain Empire SBDC

Tim Blankenbecler, Director
3441 Mountain Empire Rd.
Big Stone Gap, VA 24219-4634
276-523-6529 • 276-523-8139 Fax
tblankenbecler@me.vccs.edu
www.me.vccs.edu/sbdc/

Southwest Virginia SBDC

Margie Douglass, Director
P.O. Box SVCC, Rt. 19
Richlands, VA 24641-1101
276-964-7345 • 276-964-7575 Fax
margie.douglass@sw.edu
http://sw.edu/cwes/economic-solutions/sbdc/

Virginia Highlands SBDC

Tom Fleckenstein, Director
VA Highlands Community College
100 VHCC Dr.
Abingdon, VA 24210
276-739-2474 • 276-739-2577 Fax
tfleckenstein@vhcc.edu
www.vhcc.edu/sbdc

Blue Ridge Crossroads SBDC

Mandy Archer, Director
1117 E. Stuart Dr.
Galax, VA 24333
276-236-0391 • 276-236-0485 Fax
marcher@crossroadsva.org
www.brccda.org

WOMEN'S BUSINESS CENTERS

The SBA's Women Business Center (WBC) program is a network of over 100 community-based centers that provide business training, counseling, coaching, mentoring and other assistance geared toward women, particularly those who are socially and economically disadvantaged. WBCs are located in nearly every state and U.S. territory

including the District of Columbia and the territories of Puerto Rico and American Samoa. They are partially funded through a cooperative agreement with the SBA.

To meet the needs of women entrepreneurs, WBCs offer services at convenient times and locations, including evenings and weekends. WBCs are located within non-profit host organizations that offer a wide variety of services in addition to the services provided by the WBC. Many of the WBCs also offer training and counseling and provide materials in different languages in order to meet the diverse needs of the communities they serve.

WBCs often deliver their services through long-term training or group counseling, both of which have shown to be effective. WBC training courses are often free or are offered for a small fee. Some centers will also offer scholarships based on the client's needs.

While most WBCs are physically located in one designated location, a number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations.

WBCs have a track record of success. In fiscal year 2013, the WBC program counseled and trained nearly 134,000 clients, creating local economic growth and vitality. In addition, WBCs helped entrepreneurs access more than \$25 million dollars in capital. Based on a 2010 Impact Study, of the WBC clients that have received three or more hours of counseling, 15 percent indicated that the services led to hiring new staff, 34 percent indicated that the services led to an increased profit margin, and 47 percent indicated that the services led to an increase in sales.

In addition, the WBC program has taken a lead in preparing women business owners to apply for the Women-Owned Small Business (WOSB) Federal Contract program that authorizes contracting officers to set aside certain federal contracts for eligible women-owned small businesses or economically disadvantaged women-owned small businesses. For more information on the program, visit www.sba.gov/wosb.

To find the nearest SBA WBC, visit www.sba.gov/women.

Women's Business Resource Centers in Virginia

The Women's Business Center at New Visions, New Ventures assists entrepreneurs who want to start, strengthen or expand home-based or small businesses. The Center offers entrepreneurial training, including a comprehensive business planning course, free business counseling, access to loans through our lending partners, mentoring and networking opportunities, and Internet and computer access.

The Women's Business Center of Northern Virginia was funded by the U.S. Small Business Administration and Fairfax County to help any woman in the Northern Virginia area who is interested in starting or expanding her small business. We offer free and low-cost training programs, free one-on-one technical counseling, marketing assistance, access to those who can make loans, help in getting special certifications to do business with local, state and federal government, a resource library, computers and Internet access, and more.

Expand what's possible for your business

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Women's Business Center of Northern Virginia

7001 Loisdale Rd.
Springfield, VA 22150
703-778-9922 • 703-768-0547 Fax
www.wbcnova.org
info@wbcnova.org

Women's Business Center

Old Dominion University – Business Gateway
(in partnership with the SBA)
Director: Erika Small-Sisco
4211 Monarch Way, Ste. 106
Norfolk, VA 23508
757-683-3729 ext. 8 or 757-683-7150
wbinfo@odu.edu

Women's Business Center

Richmond Economic Development Corporation (REDC)
(in partnership with SBA)
Director: Laura Sanchez
413 Stuart Circle, Ste. 320
Richmond, VA 23220
804-780-3024
lauraSDS@womenscenterprisecenter.com

SBA EMERGING LEADERS

The intense seven-month entrepreneurship training for small business leaders creates a learning environment to accelerate the growth of high-potential small businesses, stimulates job creation and helps drive economic development within their communities. A competitive selection process results in company executives participating in high-level training and peer-networking sessions led by professional instructors. Graduates are poised to create an economic ripple effect because they are now equipped with the support, resources and enhanced business skills to succeed in increasing their revenue, creating jobs and driving sustainable economic growth throughout their communities.

Impact of Emerging Leaders:

The initiative is currently offered in 27 underserved communities across the country with plans to expand to more communities in 2015. Over 2,500 businesses have participated in Emerging Leaders since its inception. An independent impact study of Emerging Leaders past participants reported that they:

- Created nearly 2,000 new full-time jobs
- Secured federal, state, local and tribal contracts awards over \$1 Billion
- Accessed over \$73 Million in new financing

- 95% were satisfied with the Emerging Leaders program.
- Visit www.sba.gov/emergingleaders for more information.

SBA'S LEARNING CENTER

SBA's Learning Center is a virtual campus complete with free online courses, workshops, podcasts and learning tools.

Key Features of the SBA's Learning Center:

- Training is available anytime and anywhere — all you need is a computer (or mobile device) with Internet access.
- Nearly 50 free online and interactive courses and workshops available.
- Checklists and worksheets to get your business planning underway.
- Course topics include how to write a business plan, financing options that include SBA lending programs, mastering overseas markets through exporting, public sector procurement tactics, and specialty material for veterans, young entrepreneurs, and women business owners.
- Over 10 new courses launched in the last year; including a new Spanish-language version of a course for Young Entrepreneurs. This robust portal also includes video content, templates, and articles.

Visit www.sba.gov/learning for these free resources.

SBA'S CLUSTER INITIATIVE

Every small business must effectively connect into the key relationships necessary to drive success in its particular industry or market sector. Regional Innovation Clusters act as a networking hub to connect small businesses in a particular industry sector and geographic region with other business innovators in the same sector and



with specialized suppliers, research institutions, large prime customers or contractors and investors who also operate in that sector. In addition, market success requires small businesses to know their customers and target their product development dollars efficiently. Therefore, through intensive, industry-specific technical assistance, our Clusters help small business innovators commercialize promising technologies needed by government and industry buyers in that particular sector. And then, through showcasing, networking and “demonstration events,” they help get these small businesses and their products in front of investment and other funding sources, research institutions and customers/buyers in order to bring products to market.

Across the country, our resource partners work with our Regional Innovation Clusters: The resource partners provide the businesses with information and coaching on the key building blocks of business success, while the Cluster experts help them with the highly technical product development and relationship-building assistance necessary to get and keep customers and investors in their particular market sector (such as smart-grid, fuel cell energy storage, solar cells, imaging, aerospace, and agricultural processing technologies and networks).

For more information on SBA's Cluster Initiative, go to www.sba.gov/clusters.

FINANCIAL LITERACY

If you want to start a business or learn how to better manage your business money, begin with Money Smart. SBA and FDIC jointly provide an instructor-led business training curriculum, Money Smart for Small Business, for free. This curriculum is designed to provide introductory-style training for new and aspiring entrepreneurs. The 10 modules provide the most essential information on running a small business from a financial standpoint. In addition to grounding participants in the basics, the curriculum serves as a foundation for more advanced training and technical assistance. You can find this curriculum by visiting www.sba.gov/moneysmart.

To learn more about the Financial Literacy and Education Commission, visit www.mymoney.gov.

REACHING UNDERSERVED COMMUNITIES

The SBA also offers a number of programs specifically designed to meet the needs of the underserved communities..

WOMEN BUSINESS OWNERS

Women entrepreneurs are changing the face of America's economy. In the 1970s, women owned less than 5 percent of the nation's businesses.

Today, they are majority owners of about a third of the nation's small businesses and are at least equal owners of about half of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women.

The SBA's Office of Women's Business Ownership (OWBO) serves as an advocate for women-owned businesses. The office oversees a nationwide network over 100 Women's Business Centers that provide business training, counseling and mentoring geared specifically to women, especially those who are socially and economically disadvantaged. The program is a public-private partnership with locally-based nonprofits.

Women's Business Centers serve a wide variety of geographic areas, population densities, and economic environments, including urban, suburban, and rural. Local economies vary from depressed to thriving, and range from metropolitan areas to entire states. Each Women's Business Center tailors its services to the needs of its individual community, but all offer a variety of innovative programs, often including courses in different languages. They provide training in finance, management, and marketing, as well as access to all of the SBA's financial and procurement assistance programs.

VETERAN BUSINESS OWNERS

The Office of Veterans Business Development (OVBD), established with Public Law 106-50, has taken strides in expanding assistance to veteran, service-disabled veteran small business owners and reservists by ensuring they have access to SBA's full-range of business/technical assistance programs and services, and that they receive special consideration for SBA's entrepreneurial programs and resources.

The SBA's Veterans Office provides funding and collaborative assistance for a number of special initiatives targeting local veterans, service-disabled veterans, and Reserve Component members. These initiatives include Veterans Business Outreach Centers (VBOCs), the business assistance tools –Balancing Business and Deployment, and Getting Veterans Back to Business, which includes interactive CD ROMs for reservists to help prepare for mobilization and/or reestablishment of businesses upon return from active duty.

The agency offers special assistance for small businesses owned by activated Reserve and National Guard members. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office loan payment deferrals, interest rate reductions and other relief after they receive their activation orders. In addition, the SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program (MREIDL) provides loans up to \$2 million to eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the Reserves or National Guard.

Each of the SBA's 68 District Offices also has a designated veteran's business development officer. These local points-of-contact assist veteran small business owners/entrepreneurs with starting, managing and growing successful businesses. Yearly, OVBD reaches thousands of veterans, Reserve component members, transitioning service members and others who are – or who want to become – entrepreneurs and small business owners. In fiscal year 2012, the number of veterans assisted through OVBD programs exceeded 135,000. For more information about OVBD, please visit www.sba.gov/veterans.

NATIONAL BOOTS TO BUSINESS INITIATIVE

The aptly named Operation Boots to Business program (B2B) builds on SBA's role as a national leader in entrepreneurship training. The

program's mission is to develop veteran entrepreneurs from the approximately 250,000 service members who transition from the military each year. Boots to Business is an entrepreneurial education program offered as an elective track within the Department of Defense's revised Transition Assistance Program called Transition Goals, Plans, Success (Transition GPS). The curriculum provides valuable assistance to transitioning service members exploring self-employment opportunities by leading them through the key steps for evaluating business concepts and the foundational knowledge required for developing a business plan. Participants are also introduced to SBA resources available to help access start up capital and additional technical assistance. Boots to Business is delivered in partnership with SBA resource partners and the Institute for Veterans and Military Families at Syracuse University. It is available free of charge at participating installations to service members and their dependents transitioning or retiring from the U.S. military.

The program has three parts: 1) The Entrepreneurship Track Overview - an introductory video shown during the mandatory five day Transition GPS course; 2) Introduction to Entrepreneurship – a two day classroom course offered as one of the three Transition GPS elective tracks; and, 3) Foundations of Entrepreneurship – an eight week instructor led online course that offers in-depth instruction on the elements of a business plan and tips and techniques for starting a business. After completing the course, counselors and mentors from SBA's resource partner network remain available to work with veterans in their local communities. For more information about B2B, please visit www.sba.gov/bootstobusiness or contact Marci Posey, SBA's Veterans Outreach Representative at 804-253-8906.

CENTER FOR FAITH-BASED AND NEIGHBORHOOD PARTNERSHIPS

SBA's Center for Faith-Based and Neighborhood Partnerships (The Partnership Center) works to engage and build strong partnerships with community and nonprofit organizations, both secular and faith-based, to support entrepreneurship, economic growth and promote prosperity for all Americans. The center works in coordination

REACHING UNDERSERVED COMMUNITIES



with other offices within the Agency to assist in formulating policies and practices with the goal of extending the reach and impact of SBA programs into communities. SBA recognizes the important role of community leaders and networks in economic development at the local and national level, and that partnerships provide effective and efficient leverage for SBA programs. Further, the center plays a key role in helping identify, engage and impact underserved communities.

The program engages in outreach, technical assistance, education, formulates and administers training programs, coordinates entrepreneurial and business development opportunities and access to SBA's 68 district offices and extensive network of resource grant partners. The center additionally works with the White House Office of Faith-Based and Neighborhood Partnerships and the Faith-Based and Neighborhood Partnership Centers that are within 13 additional federal agencies, and participates in interagency working groups to ensure effective and efficient coordination of resources and initiatives.

The center was established by, and follows the guidelines, operational policy and statutory requirements of Executive Order 13279 — Fundamental Principles and Policymaking Criteria for Partnerships with Faith-Based and Other Neighborhood Organizations.

NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA Office of Native American Affairs (ONAA) ensures that American Indians, Alaska Natives and Native Hawaiians seeking to create, develop and expand small businesses have full access to business development and

expansion tools available through the agency's entrepreneurial development, lending, and contracting programs.

The office provides a network of training initiatives that include a Native Entrepreneurial Empowerment Workshop, a Native American 8(a) Business Development Workshop, a Money Smart Workshop, an Incubator Workshop and the online tool, "Small Business Primer: Strategies for Growth". ONAA also is responsible for consulting with tribal governments prior to finalizing SBA policies that may have tribal implications.

Visit www.sba.gov/naa for more information.

VETERANS BUSINESS OUTREACH CENTERS

The Veterans Business Outreach Program (VBOP) is designed to provide entrepreneurial development services such as business training, counseling and mentoring, and referrals for eligible veterans owning or considering starting a small business. The SBA has 15 organizations participating in this cooperative agreement and serving as Veterans Business Outreach Centers (VBOC) across the country. Services provided by VBOC's include: pre-business plan workshops, concept assessments, business plan preparations, comprehensive feasibility analysis, entrepreneurial training and counseling, mentorship, and other business-development related services.

VBOCs also provide assistance and training in such areas as international trade, franchising, Internet marketing, accounting, etc. For a VBOC directory, please visit www.sba.gov/vets or contact Chris Zobel, SBA's Veterans Outreach Representative at 804-873-8340.

Veterans Assistance

www.vetbiz.gov
www.sba.gov/vet

Hampton Roads Veterans Business Outreach Center

ODU Business Gateway,
Old Dominion University
4111 Monarch Way, Ste. 106
Norfolk, VA 23508
757-683-4793
Cheryl Lynn Sagester, Director
csagester@odu.edu
www.hrvboc.com

SBA also administers two contracting and business development programs that are specifically designed to benefit underserved communities. For more information on the 8(a) Business Development Program and the HUBZone Program, see the Contracting section.

Young Entrepreneurs

The SBA recognizes the importance of fostering young entrepreneurs and small business owners and their role in the economy. The SBA offers different activities and resources throughout the year aimed at aspiring young entrepreneurs, including social media outreach and customized online courses. The SBA also works with other federal agencies to provide various activities for this market (www.findyouthinfo.gov). To find more information, visit www.sba.gov/young.

Encore Entrepreneurs

To help meet the needs of "encore entrepreneurs," SBA and AARP have joined forces to mentor, counsel, and educate Americans age 50 and over on how to start or grow a small business. Through this partnership, SBA and AARP collaborate to connect the 50+ population to small business development resources, including online courses, live workshops, conferences, and mentoring activities. For additional information, visit www.sba.gov/encore.



Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, "Genius is 1 percent inspiration and 99 percent perspiration." That same philosophy also applies to starting a business.

First, you'll need to generate a little bit of perspiration deciding whether you're the right type of person to start your own business.

IS ENTREPRENEURSHIP FOR YOU?

There is simply no way to eliminate all the risks associated with starting a small business, but you can improve your chances of success with good planning, preparation and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

- **Are you a self-starter?** It will be entirely up to you to develop projects, organize your time, and follow through on details.
- **How well do you get along with different personalities?** Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, employees and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?
- **How good are you at making decisions?** Small business owners are required to make decisions constantly — often quickly, independently, and under pressure.
- **Do you have the physical and emotional stamina to run a business?** Business ownership can be exciting, but it's also a lot of work. Can you face six or seven 12-hour workdays every week?
- **How well do you plan and organize?** Research indicates that poor planning is responsible for most business failures. Good organization — of financials, inventory, schedules, and production — can help you avoid many pitfalls.
- **Is your drive strong enough?** Running a business can wear you down emotionally. Some business owners burn out quickly

from having to carry all the responsibility for the success of their business on their own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.

- **How will the business affect your family?** The first few years of business start-up can be hard on family life. It's important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

Once you've answered these questions, you should consider what type of business you want to start. Businesses can include franchises, at-home businesses, online businesses, brick-and-mortar stores or any combination of those.

FRANCHISING

There are more than 3,000 business franchises. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: historical profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

If you are concerned about starting an independent business venture, then franchising may be an option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including a franchise.

Visit www.sba.gov/franchise for more information.

HOME-BASED BUSINESSES

Going to work used to mean traveling from home to a plant, store or office. Today, many people do some or all their work at home.

Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Working under the same roof where your family lives may not prove to be as easy as it seems. One suggestion is to set up a separate office in your home to create a professional environment.

Ask yourself these questions:

- Can I switch from home responsibilities to business work easily?
- Do I have the self-discipline to maintain schedules while at home?
- Can I deal with the isolation of working from home?

Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

Some general areas include:

- **Zoning regulations.** If your business operates in violation of them, you could be fined or shut down.
- **Product restrictions.** Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your local and state departments of labor and health to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. A separate business telephone and bank account are good business practices.

Also remember, if you have employees you are responsible for withholding income and Social-Security taxes, and for complying with minimum wage and employee health and safety laws.

After you've thought about what type of business you want, the next step is to develop a business plan. Think of the business plan as a roadmap with milestones for the business. It begins as a pre-assessment tool to determine profitability and market share, and then expands as an in-business assessment tool to determine success, obtain financing and determine repayment ability, among other factors.

Creating a comprehensive business plan can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers, Women's Business Centers, Veterans Business Outreach Centers, and SCORE, have the expertise to help you craft a winning business plan. The SBA also offers online templates to get you started.

In general, a good business plan contains:

Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.



Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements and balance sheets for a two-year period.

- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to potential problems.

Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate and professional business counselor like SCORE, WBC or SBDC representatives, SBA district office economic development specialists or veterans' business development specialists.

Remember, the business plan is a flexible document that should change as your business grows.



CAPITAL

Financing Options to Start or Grow Your Business



Many entrepreneurs need financial resources to start or expand a small business and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing and business loans.

This section of the Small Business Resource guide discusses SBA's primary business loan and equity financing programs. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the Microloan Program and the Small Business Investment Company Program. The distinguishing features for these programs are the total dollar amounts that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds and the terms placed on the borrower. The SBA does not provide grants to individual business owners to start or grow a business.

SBA BUSINESS LOANS

If you are contemplating a business loan, familiarize yourself with the SBA's business loan programs to see if they may be a viable option. The SBA has a variety of loan programs which are distinguished by their different uses of the loan proceeds, their dollar amounts, and the requirements placed on the actual lenders. The three principal

players in most of these programs are the applicant small business, the lender and the SBA. The Agency does not actually provide the loan, but rather they guaranty a portion of the loan provided by a lender (except for microloans). The lender can be a regulated bank or credit union, or a community based lending organization.

The business applies directly to a lender by providing them the documents they require. Generally an application includes a business plan that explains what resources will be needed to accomplish the desired business purpose including the associated costs, the applicants' contribution, planned uses for the loan proceeds, a listing of the assets that will secure the loan (collateral), a history of the business and explanation of how the business generates income, and most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets their criteria and make a determination if they will need an SBA guaranty in order to provide the loan. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty to the lender's proposed loan. The SBA's business loan guaranty programs provide a key source of financing for viable small businesses that have real potential but cannot

qualify for credit on reasonable terms by themselves.

In the case of microlenders, SBA lends monies to intermediaries at favorable rates so they can re-lend to businesses with financing needs up to \$50,000.

7(a) LOAN PROGRAM

The 7(a) Loan program is the SBA's primary business loan program. It is the agency's most frequently used non-disaster financial assistance program because of its flexibility in loan structure, variety of uses for the loan proceeds and availability. The program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

Congress authorized SBA to provide financial assistance either directly or in cooperation with banks or other financial institutions through agreements to participate in section 7(a) of the Small Business Act. Historically, a 7(a) loan was provided either directly from SBA or from regulated lenders who provided the loan after they obtained a guaranty from SBA. Since 1996, all 7(a) loans have only been provided on a guaranteed basis, meaning from a lender participating in the 7(a) Loan Guaranty Program.

The business loans that SBA guarantees do not come from the Agency, but rather from banks and other approved lenders. The loans are funded by these organizations and they make the decisions to approve or deny the applicants' request for financial assistance.

The guaranty that SBA provides the lender reduces the lender's risk of borrower non-payment because the guaranty assures the lender that if the borrower defaults, the lender can request that SBA pay the debt rather than the borrower. SBA only guarantees a portion or percentage of every loan not the whole debt, so in the event of default the lender will only get partially repaid by SBA. This means that if the borrower can't make the payments and defaults, the lender can recover the guaranteed portion of the defaulted debt from the SBA. The borrower is still obligated for the full amount.

What to Take to the Lender

Documentation requirements will vary depending upon the purpose of the loan. Contact your lender for the information you must supply.

Common requirements include the following:

A Business Plan that includes:

- Purpose of the loan
- History of the business
- Projections of income, expenses and cash flow as well as an explanation of the assumptions used to develop these projections
- Personal financial statements on the principal owners
- Resume(s) of the principal owners and managers.
- Amount of investment in the business by the owner(s)
- Projected opening-day balance sheet (new businesses)
- Lease details
- Proposed Collateral

Financial Statements that include:

- Balance Sheet and Income Statement (P&L) for three years (existing businesses) (Tax Returns usually suffice)
- Interim Financial Statements dated within 180 days of the request for assistance
- Schedule of term debts (existing businesses)
- Aging of accounts receivable and payable (existing businesses)

How the 7(a) Program Works

Small Business applicants submit their loan application to a lender for the initial review. If the applicant is applying for their first business loan, it is recommended that the lender be the lender who maintains the personal account of the owner(s). The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review the application for SBA eligibility. The applicant should be prepared to complete some additional documents, if the only way the lender can approve the loan is to obtain an SBA guaranty. Applicants who feel they need more help with the process should contact their local SBA district office or one of the SBA's resource partners for assistance.

There are several ways a lender can request a 7(a) Guaranty for a proposed

business loan from SBA. The main differences between these different processing methods are related to the experience the lender has in requesting guarantees from SBA, the documentation the lender provides to SBA, the amount of review the SBA conducts after receiving the request, the amount of the loan and the lender responsibilities in case the loan defaults and the business' assets must be liquidated. The current different processing methods are:

- Standard 7(a) Guaranty
- Certified Lender Program
- Preferred Lender Program
- SBA Express
- Export Express
- Community Advantage

When a lender requests a 7(a) guaranty for a business loan they propose to provide a small business their application consist of two parts. The applicant fills out SBA Form 1919 while the lender completes SBA Form 1920. The Form 1919 is designed for the applicant to explain what they intend to do with the money and how they will repay the loan. The Form 1920 requires the lender to explain their analysis of the eligibility and credit merits of the request.

When the request loan amount is smaller (generally under \$350,000) the lender is allowed to provide SBA with less information in their application for guaranty but that does not mean the applicant business can provide the lender with less information. The lender has the ability to ask the applicant for as much detail as they believe is necessary for them to make their decision on the specific request.

When the SBA receives a request for guaranty from a lender they will either re-analyze, review or trust the lender's eligibility and credit analysis before deciding to approve or reject the request. See the section on 7(a) Loan Processing from Lenders later on in this article for more detail on what SBA does when it receives a request for guaranty from the lender.

By guaranteeing a loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a percentage of the amount owed. By providing this guaranty, the SBA is able to help tens

of thousands of small businesses every year get financing they might not otherwise obtain.

When an SBA guaranty is approved, the lender is notified and they will work with the applicant to make sure the terms and conditions designed for the specific loan are met before closing the loan, disbursing the funds, and assuming responsibility for payment collection and general servicing. The borrower makes loan payments directly to the lender. As with any loan, the borrower is obligated to repay the full amount of the loan in a timely manner.

What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow;
- Owners and operators who are of good character;
- Feasible business plan;
- Management expertise and commitment necessary for success;
- Sufficient funds, including (but not limited to) the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase);
- Adequate equity invested in the business; and
- Enough collateral to fully secure the loan or, all worthwhile available business collateral plus personal real estate if the loan cannot be fully secured.

The Impact of a Credit Score

SBA also credit scores every business that is a potential recipient of a loan guaranteed by SBA. If the loan is for \$350,000 or less, the credit score obtained will have a significant impact on the amount of work the lender has to complete when applying for an SBA guaranty. As such it is important for any owner of a potential business loan to be aware of their credit score and correct any discrepancies prior to approaching their lender.

To qualify for an SBA guaranteed loan, a small business must meet the lender's criteria and the 7(a) program requirements. One of those requirements is that the lender must certify that it would not provide this loan under the proposed terms and conditions without an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the applicant must be eligible and creditworthy and the loan structured under conditions acceptable to the SBA.

The 7(a) Program includes ten (10) types of loans which all share certain eligibility requirements but which also have some different requirements so they can accommodate specific business needs and/or give lenders greater flexibility with loan structure. The most popular 7(a) loan type is the Basic 7(a) Loan, which can be used for the most diverse purposes. The other nine 7(a) loan types are variations of the Basic 7(a) Loan with different uses for the loan proceeds and alternative structures.

To be eligible for any of the 7(a) loans, the recipients must be both eligible and creditworthy. In addition the applicant business must:

1. Be an operating business (except for loans to Eligible Passive Companies);
2. Be organized for profit;
3. Be located in the United States;
4. Be able to demonstrate a need for the desired credit.
5. Be a business, along with its Affiliates, that meets SBA's Size Standard Requirements.
6. Be a business that is not engaged in a prohibited business activity or owned by a non-qualified owner, or located at a prohibited place.
7. Use the Loan Proceeds for only acceptable purposes, which includes proceeds to start-up a new business, buy an existing business, acquire machinery & equipment and/or furniture & fixtures, acquire or renovate a building which the business will occupy, permanent working capital, and refinancing existing business debt under certain conditions. Proceeds from a Basic 7(a) cannot be used to buy investments that are held for their potential appreciation, or to be provided to an associate of the business except under very limited circumstances.
8. Be able to demonstrate that it can't get the proceeds from its own resources or those of its principal owners and the lender must certify

that they would only approve the loan if it is able to obtain a guaranty from SBA.

9. Have ownership that is of Good Character
10. Be able to satisfy any Miscellaneous Eligibility Requirements that may be imposed on a loan request based on the circumstances of the case including, but not limited to the purpose of the loan.

THE BASIC 7(a) LOAN

The Basic 7(a) Loan is the most commonly provided type of SBA business loan based on historical dollars approved. They are the most flexible types of SBA loans because they can help finance such a large variety of business purposes for the largest number of business types, engaged in the widest spectrum of activities.

In the Federal Government's 2013 Fiscal Year (October 1, 2012 to September 30, 2013) about 80 percent of the dollars and 38 percent of the number of all 7(a) loans guaranteed by SBA were Basic 7(a) Loans. The reciprocal percentages were divided between the nine other 7(a) Programs.

The Basic 7(a) Loan is a term loan usually repaid with one monthly payment of principal and interest. Interest only repayment periods are permitted when needed, such as for a start-up business that doesn't achieve breakeven in its initial months of operation. Other repayment structures are also permitted depending upon the borrower's needs and the flexibility of the lender.

A Basic 7(a) Loan does not revolve so the sum of the disbursements is the loan amount. SBA can guaranty revolving lines of credit, but that is accomplished through some of the nine variations to the Basic 7(a) Loan.

The following aspects of the Basic 7(a) Loan are also applicable to all other 7(a) Loans unless specifically referenced as not applying to a specific Special 7(a) Loan

Percentage of Guarantees and Loan Maximums

SBA only guarantees a portion of any particular 7(a) loan so each loan will have an SBA share and an unguaranteed portion which gives the lender a certain amount of exposure and risk on each loan. The percentage of guaranty depends on either the dollar amount or the program the lender

uses to obtain its guaranty. For loans of \$150,000 or less the SBA generally guarantees as much as 85 percent and for loans over \$150,000 the SBA generally provides a guaranty of up to 75 percent.

The maximum dollar amount of a single 7(a) loan is \$5 million and there is no minimum. The maximum dollar amount of the SBA share which can be provided to any one business (including affiliates) is \$3,750,000.

Interest Rates

The actual interest rate for a 7(a) loan guaranteed by the SBA is negotiated between the applicant and lender but is subject to the SBA maximums. Both fixed and variable interest rate structures are available. The maximum rate comprises two parts, a base rate and an allowable spread. There are three acceptable base rates (Wall Street Journal Prime*, London Interbank One Month Prime plus 3 percent, and an SBA Peg Rate). Lenders are allowed to add an additional spread to the base rate to arrive at the final rate. For loans with maturities of less than seven years, the maximum spread will be no more than 2.25 percent. For loans with maturities of seven years or more, the maximum spread will be 2.75 percent. The spread on loans under \$50,000 and loans processed through Express procedures have higher maximums.

Most 7(a) term loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same because the interest rate is constant. For variable rate loans the lender can change the payment amount when the interest rates change. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when eligible) to allow the business time to generate income before it starts making full loan payments.

Guaranty and Other Fees

Loans guaranteed by the SBA are assessed a guaranty fee. This fee is based on the loan's maturity and the dollar amount guaranteed, not the total dollar amount of the loan. The guaranty fee is initially paid by the lender and then passed on to the borrower at closing. The funds the business needs to reimburse the lender can be included in the overall loan proceeds.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan.

On loans with maturities of more than one year, the normal guaranty fee is:

- 2.0 percent of the SBA guaranteed portion on loans up to \$150,000; **
- 3.0 percent on loans over \$150,000 but not more than \$700,000; and
- 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million.

** All references to the prime rate refer to the base rate in effect on the first business day of the month the loan application is received by the SBA.*

*** For all SBA-guaranteed loans of \$150,000 or less that are approved between October 1, 2014 and September 30, 2015, the guaranty fee will be 0%.*

The lender may not charge a prepayment penalty if the loan is paid off before maturity but the SBA will charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

7(a) Loan Maturities

The SBA's loan programs are generally intended to encourage longer term small-business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds and the useful life of the assets financed. Maturity generally ranges from 7 to 10 years for working capital, business start-ups, and business acquisition type loans, and up to 25 years if the purpose is to acquire real estate or fixed assets with a long term useful life.

Collateral

The SBA expects every 7(a) loan to be secured first with the assets acquired with the loan proceeds and then with additional business and personal assets, depending upon the loan amount and the way the lender requests their guaranty. However, SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, provided all available collateral is offered. When the lender says they will need an SBA guaranty, the applicant should be prepared for liens to be placed against all business assets. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may also be required. Loans under \$25,000 do not require collateral.

Loan Structure

The structure of a Basic 7(a) Loan is that repayment has to be set up so the loan is paid in full by maturity. Over the term of the loan there can be additional payments or payment relaxation depending on what is happening with the business. Balloon payments and call provisions are not allowed on any 7(a) term loan.

Eligibility

7(a) loan eligibility is based on a number of different factors, ranging from Size and Nature of Business to Use of Proceeds and factors that are case specific.

Size Eligibility

The first eligibility factor is size, as all loan recipients must be classified as "small" by the SBA. The size standards for all 7(a) loans are outlined below. A more in-depth listing of standards can be found at www.sba.gov/size.

SBA Size Standards have the following general ranges:

- Manufacturing — from 500 to 1,500 employees
- Wholesale Trades — Up to 100 employees
- Services — \$2 million to \$35.5 million in average annual receipts
- Retail Trades — \$7 million to \$35.5 million in average annual receipts
- Construction — \$7 million to \$33.5 million in average annual receipts
- Agriculture, Forestry, Fishing, and Hunting — \$750,000 to \$17.5 million in average annual receipts

There is an alternate size standard for businesses that do not qualify under their industry size standards for SBA funding. That Alternative is that the applicant business (plus affiliates can't have a tangible net worth exceeding \$15 million and average net income exceeding \$5 million for the last two years. This new alternate makes more businesses eligible for SBA loans and applies to SBA non-disaster loan programs, namely its 7(a) Business Loans and Certified Development Company programs.

Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging,

presenting live performances of a prurient nature, businesses involved in gambling and any illegal activity.

The SBA also cannot make loan guaranties to non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing, or are delinquent on existing federal debt.

Use of Proceeds

The third eligibility factor is Use of Proceeds. A Basic 7(a) Loan can provide proceeds to purchase machinery, equipment, fixtures, supplies, and to make improvements to land and/or buildings that will be occupied by the subject applicant business.

Proceeds can also be used to:

- Expand or renovate facilities;
- Acquire machinery, equipment, furniture, fixtures and leasehold improvements;
- Acquire businesses;
- Start businesses;
- Permanent Working Capital Acquire Land and Build a Location for the applicant business; and
- Refinance existing debt under certain conditions.

SBA 7(a) loan proceeds cannot be used:

1. For the purpose of making investments.
2. To provide funds to any of the owners of the business except for ordinary compensation for actual services provided.
3. For Floor Plan Financing
4. For a purpose that does not benefit the business

Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA's credit elsewhere test where the personal resources of the owners need to be checked to see if they can make a contribution before getting a loan guaranteed by the SBA. It also includes the SBA's anti-discrimination rules and limitations on lending to agricultural enterprises because there are other agencies of the Federal government with programs to fund such businesses.

Generally, SBA loans must meet the following criteria:

- Every loan must be for a sound business purpose;

- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

For more information, go to www.sba.gov/apply.

SPECIAL PURPOSE 7(a) LOAN PROGRAMS

The 7(a) loan program is the most flexible of the SBA's lending programs. Over time, the Agency has developed several variations of the Basic 7(a) Loan in order to address specific financing needs for particular types of small businesses or to give the lender greater flexibility with the loan's structure. The general distinguishing feature between these loan types is their use of proceeds. These programs allow the proceeds to be used in ways that are not otherwise permitted in a basic 7(a) loan. These special purpose programs are not necessarily for all businesses

but may be very useful to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc., as the basic 7(a) loan. Lenders can advise you of any variations.

Credit Reporting Companies

To check your own credit, contact the following:
FREE CREDIT REPORTS: Under a federal law called the Fair and Accurate Credit Transactions Act (FACT Act), Virginia consumers may request a free copy of their credit report. The three major credit organizations have established a centralized site from which these credit reports may be ordered. The website and mailing address are:

Annual Credit Report Request Service

P.O. Box 105281
Atlanta, GA 30348-5281
Or call 877-322-8228
www.annualcreditreport.com

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
888-202-4025
www.equifax.com

Experian (formerly TRW)

P.O. Box 2104
Allen, TX 75013-2104
888 EXPERIAN
888-397-3742
www.experian.com

Trans Union Corporation

P.O. Box 2000
Chester, PA 19022
800-916-8800
www.transunion.com

If you need credit assistance, contact Consumer Credit Counseling at: www.cccsintl.org

The Special Purpose Loans include:

International Trade Loan Program

The SBA's International Trade Loan (ITL) is designed to help small businesses enter and expand into international markets or, when adversely affected by import competition, to make the investments necessary to better compete. The ITL offers a combination of fixed asset, working capital financing and debt refinancing with the SBA's maximum guaranty--90 percent--on the total loan amount. The maximum loan amount is \$5 million.



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Guaranty Coverage

The SBA can guaranty up to 90 percent of an ITL up to a maximum of \$4.5 million, less the amount of the guaranteed portion of other SBA loans outstanding to the borrower. The maximum guaranty for any working capital component of an ITL is limited to \$4 million. Any other working capital SBA loans that the borrower has are counted against the \$4 million guaranty limit.

Use of Proceeds

- For the facilities and equipment portion of the loan, proceeds may be used to acquire, construct, renovate, modernize, improve or expand facilities or equipment in the U.S. to produce goods or services involved in international trade, including expansion due to bringing production back from overseas if the borrower exports to at least one market.
- Working capital is an allowable use of proceeds under the ITL.
- Proceeds may be used for the refinancing of debt not structured on reasonable terms and conditions, including any debt that qualifies for refinancing under the standard SBA 7(a) Loan Program.

Loan Term

- Maturities on the working capital portion of the ITL are typically limited to 10 years.
- Maturities of up to 10 years on equipment unless the useful life exceeds 10 years.
- Maturities of up to 25 years are available for real estate.
- Loans with a mixed use of fixed-asset and working-capital financing will have a blended-average maturity.

Exporter Eligibility

- Applicants must meet the same eligibility requirements as for the SBA's standard 7(a) Loan Program.
- Applicants must also establish that the loan will allow the business to expand or develop an export market or, demonstrate that the business has been adversely affected by import competition and that the ITL will allow the business to improve its competitive position.

Foreign Buyer Eligibility

Foreign buyers must be located in those countries where the Export-Import Bank of the U.S. is not prohibited from providing financial assistance.



Collateral Requirements

- Only collateral located in the U.S. (including its territories and possessions) is acceptable.
- First lien on property or equipment financed by the ITL or on other assets of the business is required. However, an ITL can be secured by a second lien position if the SBA determines there is adequate assurance of loan repayment.
- Additional collateral, including personal guaranties and those assets not financed with ITL proceeds, may be appropriate. A small business wanting to qualify as adversely impacted from import competition must submit supporting documentation that explains the impact, and a plan with projections that explains how the loan will improve the business' competitive position.

Export Working Capital Program

The SBA's Export Working Capital Program (EWCP) assists businesses exporters in meeting their short-term export working capital needs. Exporters can use the proceeds to make the products they will be exporting. They can also apply for such lines of credit prior to finalizing an export sale or contract. With an approved EWCP loan in place, exporters have greater flexibility in negotiating export payment terms—secure in the assurance that adequate financing will be in place when the export order is won.

Benefits of the EWCP

- Financing for suppliers, inventory or production of export goods.
- Export working capital during long payment cycles.

- Financing for stand-by letters of credit used as bid or performance bonds or advance payment guarantees.
- Reserves domestic working capital for the company's sales within the U.S.
- Permits increased global competitiveness by allowing the exporter to extend more liberal sales terms.
- Increases sales prospects in under-developed markets which may have high capital costs for importers.
- Low fees and quick processing times.

Guaranty Coverage

- Maximum loan amount is \$5,000,000.
- 90 percent of principal and accrued interest up to 120 days.
- Low guaranty fee of one-quarter of one percent of the guaranteed portion for loans with maturities of 12 months or less.
- Loan maturities are generally for 12 months or less, but can be up to a maximum of 36 months.

Use of Proceeds

- To pay for the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support standby letters of credit to act as bid or performance bonds.
- To finance foreign accounts receivable.

Interest Rates

The SBA does not establish or subsidize interest rates on loans. The interest rate can be fixed or variable and is negotiated between the borrower and the participating lender.

Advance Rates

- Up to 90 percent on purchase orders.
- Up to 90 percent on documentary letters of credit.
- Up to 90 percent on foreign accounts receivable.
- Up to 75 percent on eligible foreign inventory located within the U.S.
- In all cases, not to exceed the exporter's costs.

Collateral Requirements

The export-related inventory and the receivables generated by the export sales financed with EWCP funds generally will be considered adequate collateral. The SBA requires the personal guarantee of owners with 20 percent or more ownership.

How to apply

Application is made directly to SBA-participating lenders. Businesses are encouraged to contact SBA staff at their local U.S. Export Assistance Center (USEAC) to discuss whether they are eligible for the EWCP and whether it is the appropriate tool to meet their export financing needs. Participating lenders review/approve the application and submit the guaranty request to SBA staff at the local USEAC.

CAPLines

The CAPLines program for loans up to \$5 million is designed to help small businesses meet their short-term and cyclical working capital needs. The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts, subcontracts, or purchase orders; finance the direct cost associated with commercial and residential construction; or provide general working capital lines of credit. The maturity can be for up to 10 years except for the Builders Capline which is limited to 36 months after the first structure is completed. Guaranty percentages are the same as for a Basic 7(a) Loan. There are four distinct short term loan programs under the CAPLine umbrella:

- **The Contract Loan Program** is used to finance the cost associated with contracts, subcontracts, or purchase orders. Proceeds can be disbursed before the work begins. If used for one contract or subcontract, it is generally not revolving; if used for more than one contract or subcontract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than 10 years.

Contract payments are generally sent directly to the lender but alternative structures are available.

- **The Seasonal Line of Credit Program** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory. The business must have been in business for a period of 12 months and must have a definite established seasonal pattern. The loan may be used over again after a "clean-up" period of 30 days to finance activity for a new season. These loans also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.
- **The Builders Line Program** provides financing for small contractors or developers to construct or rehabilitate residential or commercial property. Loan maturity is generally three years but can be extended up to five years, if necessary, to facilitate sale of the property. Proceeds are

used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.

- **The Working Capital Line Program** is a revolving line of credit (up to \$5,000,000) that provides short term working capital. These lines are generally used by businesses that provide credit to their customers, or whose principle asset is inventory. Disbursements are generally based on the size of a borrower's accounts receivable and/or inventory. Repayment comes from the collection of accounts receivable or sale of inventory. The specific structure is negotiated with the lender. There may be extra servicing and monitoring of the collateral for which the lender can charge up to 2 percent annually to the borrower.



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Other Guaranty Lines of Credit

All the Special Purpose Programs listed above have SBA structured repayment terms meaning the Agency tells the lender how principal and interest is to be repaid. These programs also require the lender to use certain closing forms. Lenders with the ability to obtain 7(a) guarantees through any of the Express processes are considered experienced enough to be able to structure their own repayment terms and use their own closing documents. With this ability the lender can tailor a line of credit that it gets guaranteed by SBA to the needs of the business. Therefore, if a potential applicant sees that the previously listed Basic 7(a) or Special Purpose 7(a) Programs don't meet their needs they should discuss their options with a lender capable of providing an SBAExpress loan with an SBA guaranty.

SBAExpress

The SBAExpress Loan or Line of Credit is a flexible smaller loan up to \$350,000 that a designated lender can provide to its borrower using mostly their own forms, analysis and procedures to process, structure, service, and disburse this SBA-guaranteed loan. When structured as a term loan the proceeds and maturity are the same as a Basic 7(a) Loan. When structured as a revolving line of credit the requirements for the payment of interest and principal are at the discretion of the lender and maturity can't exceed 7 years.

Export Express

SBA's Export Express loans offers flexibility and ease of use for both borrowers and lenders on loans up to \$500,000. It is the simplest export loan product offered by the SBA.

Use of Proceeds

Loan proceeds may be used for business purposes that will enhance a company's export development. Export Express can take the form of a term loan or a revolving line of credit. As an example, proceeds can be used to fund participation in a foreign trade show, finance standby letters of credit, translate product literature for use in foreign markets, finance specific export orders, as well as to finance expansions, equipment purchases, and inventory or real estate acquisitions, etc.

Ineligible Use of Proceeds

Proceeds may not be used to finance overseas operations other than those

strictly associated with the marketing and/or distribution of products/services exported from the U.S.

Interest Rates

Terms are negotiated between the borrower and lender but interest rates may not exceed Prime plus 4.5 percent on loans over \$50,000 and Prime plus 6.5 percent on loans of \$50,000 or less.

Exporter Eligibility

Any business that has been in operation, although not necessarily in exporting, for at least 12 full months and can demonstrate that the loan proceeds will support its export activity is eligible for Export Express. The one year in business operations requirement can be waived if the applicant can demonstrate previous successful business experience and exporting expertise and the lender does conventional underwriting, not relying solely on credit scoring.

Foreign Buyer Eligibility

The exporter's foreign buyer must be a creditworthy entity and not located in countries prohibited for financial support on the Export-Import Bank's Country Limitation Schedule and the methods of payment must be acceptable to the SBA and the SBA lender.

How to Apply

Interested businesses should contact their existing lender to determine if they are an SBA Export Express lender. Application is made directly to the lender. Lenders use their own application material in addition to SBA's Borrower Information Form. Lenders' approved requests are then submitted with a limited amount of eligibility information to SBA's National Loan Processing Center for review.

7(a) LOAN PROCESSES FOR LENDERS

There are various procedures for lenders to follow when they apply to SBA for a 7(a) guaranty. Some are designed for experienced lenders who are fully committed to providing business loans guaranteed by SBA to their clientele that need them, while others are designed for lenders with limited experience or when there are certain issues that require SBA to thoroughly review the situation. The foundational process is called the Standard Loan Guaranty Process and it

is used by lenders to request a guaranty from SBA when they are new to SBA lending or the request requires an SBA review. Other methods of processing have less requirements for SBA but more for the lender and the determining factors on which one a lender will use depends on the experience of the lender in dealing with SBA, the complexity of the case, the purpose of the loan, and the dollar amount being requested.

Standard 7(a) Loan Processing

After the applicant business and lender complete their required documents, the lender makes application to SBA for a guaranty by submitting them to SBA's Loan Guaranty Processing Center. The center will screen the application and, if satisfactory complete a thorough review of both eligibility and creditworthiness before making the decision to approve the issuance of a guaranty as submitted, approve with modifications (which will be discussed with the lender), or reject the request. When the lender makes application to SBA, they have already internally agreed to approve the recommended loan to the applicant if, and only if, the SBA provides a guaranty.

Standard processing means a lender makes their request for guaranty using SBA Form 1920 and the applicant completes SBA Form 1919, even if the applicant previously completed the lender's required application forms.

The analysis of eligibility starts with a review of the "Eligibility Questionnaire," completed by the lender. The analysis of credit starts with a review of the SBA Form 1920 and the lender's credit memo which must discuss at least six elements:

1. Balance sheet and ratio analysis;
2. Analysis of repayment. It is not acceptable to base repayment ability solely on the applicant's credit score.
3. Assessment of the management skills of the applicant;
4. Explanation of the collateral used to secure the loan and the adequacy of the proposed collateral;
5. Lender's credit history with applicant including an explanation of any weaknesses;
6. Current financial statements and pro-forma financial spread. SBA pro-forma analysis reflects how the business will look immediately following disbursement, not one year after disbursement.

SBA also expects that the lender's credit memo includes the intended use of the loan proceeds and any

historical and current issues that require explanation. SBA also expects a discussion of the process by which the applicant business generates its income when it is not immediately obvious. An explanation of how the business conducts its operation is also expected.

SBA has three days to screen and 10 days to process the request for guaranty from the lender. Any additional time a lender takes to make their determination prior to requesting a guaranty from SBA will add to the length of time to reach a final decision. If the guaranty is approved, SBA will prepare a loan authorization outlining the terms and conditions under which the guaranty is provided and prepare an approval letter for transmission to the lender.

Certified Processing

SBA has a Certified Lenders Program (CLP) which lenders with more experience and commitment to SBA lender can obtain which allows them to request a 7(a) guaranty through a process similar to the Standard process except the SBA will only review the lenders request rather than re-analyze.

Preferred Processing

SBA has a Preferred Lenders Program (PLP) designed for lenders who have been delegated the authority to make both the eligibility and credit decisions without a second look by SBA. This process is used by the most experienced lenders who have the most dedicated staffs ready to review requests for financial assistance from existing and potential customers in order to see if they need to become SBA guaranteed loans

SBAExpress Processing

The SBAExpress guaranty is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes select, experienced lenders to use mostly their own forms, analysis and procedures to process, structure, service, and disburse SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. The use of proceeds for a term loan is the same as for any Basic 7(a) Loan. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years.

Export Express Processing

SBA Export Express offers flexibility and ease of use for lenders. Participating lenders may use their own forms, procedures and analyses. The SBA provides the lender with a response within 36 hours. This loan is subject to the same loan processing, closing, servicing and liquidation requirements as for other similar-sized SBA loans.

Guaranty Coverage

The SBA provides lenders with a 90 percent guaranty on loans up to \$350,000 and a 75 percent guaranty on loans between \$350,001 and \$500,000.

U.S. Export Assistance Centers

SBA trade finance specialists are located in 19 U.S. Export Assistance Centers throughout the U.S., which also are staffed by U.S. Department of Commerce and, in some locations, Export-Import Bank of the U.S. personnel, providing trade promotion and export-finance assistance in a single location. The USEACs also work closely with other federal,

state and local international trade organizations to provide assistance to small businesses. To find your nearest USEAC, visit: <http://www.sba.gov/content/us-export-assistance-centers>. You can find additional export training and counseling opportunities by contacting your local SBA district office.

Bill Houck-Northern Virginia Export Assistance Center

Regional Manager
Mid-Atlantic Region
2800 S. Randolph St., Ste. 800
Arlington, VA 22206
202-557-4063 • 202-292-3539 Fax
william.houck@sba.gov

Community Advantage Loans

The **Community Advantage Pilot Program** is aimed at helping businesses located in underserved communities gain access to capital by opening up 7(a) lending to mission-focused, community-based lenders — such as Community Development Financial Institutions (CDFIs), Certified Development Companies (CDCs), and microlenders. These lenders provide technical

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- SBA Export Express
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Nathalia Artus
VP/Government Program Manager
Nathalia.Artus@bankevb.com
(804) 550-5990

assistance and economic development support to businesses located in underserved markets.

The application process is the same as for a Basic 7(a) Loan. The main difference with this program from other SBA 7(a) loan programs is the lender who ultimately provides the loan funds is not a traditional SBA lender. Visit: www.sba.gov/advantage for more information about this program.

COMMUNITY ADVANTAGE LENDERS IN VIRGINIA

Business Finance Group, Inc.

3930 Pender Dr., Ste. 300
Fairfax, VA 22030
Amy Rowan, Community Program
Coordinator
703-667-5049 • 703-352-9100 Fax
arowan@businessfinancegroup.org

ECDC Enterprise Development Group

901 S. Highland St.
Arlington, VA 22204
Eric Loewe
703-685-0510 ext. 242
eloewe@ecdacus.org

Local Initiatives Support Corporation (LISC)

Virginia Loan Officer: John Bolton
804-358-7602, ext. 16
jbolton@lisc.org
Service area: Cities of Richmond and Petersburg

Rappahannock Economic Dev. Corp.

1125 Jefferson Davis Hwy., Ste. 420
Fredericksburg, VA 22401
Brenda S. Billington, Vice President
540-373-2897 • 540-526-9898 Fax
bbillington@redco504.org

CERTIFIED DEVELOPMENT COMPANY LOAN PROGRAM (504 LOANS)

The 504 Loan program is an economic development program that supports American small business growth and helps communities through business expansion and job creation. The 504 loan program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Some refinancing is also permitted. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

The SBA's 504 Certified Development Companies (CDC) serve their communities by financing business expansion needs. Their professional staff works directly with borrowers to

tailor a financing package that meets program guidelines and the credit capacity of the borrower's business.

CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Reinvestment Act credit.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

The maximum debenture, or long-term loan, is:

- \$5 million for businesses that create a certain number of jobs or improve the local economy;
- \$5 million for businesses that meet a specific public policy goal, including loans for aiding rural development and expansion of small businesses owned by veterans, women, and minorities; and
- \$5.5 million for manufacturers and energy related public policy projects.

Recent additions to the program allow \$5.5 million for each project that reduces the borrower's energy consumption by at least 10 percent; and \$5.5 million for each project that generates renewable energy fuels, such as biodiesel or ethanol production. Projects eligible for up to \$5.5 million under one of these two requirements do not have to meet the job creation or retention requirement, so long as the CDC portfolio reflects an average jobs to debenture portfolio ratio of at least 1 job per \$65,000.

- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than two years old), and a further injection of 5 percent is also required if the primary collateral will be a single-purpose building (such as a hotel).
- Two-tiered project financing: A lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100 percent SBA-guaranteed debenture) finances up to 40 percent of the project costs secured with a junior lien. The borrower provides the balance of the project costs.

- Fixed interest rate on SBA loan. The SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate.
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.
- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans are up to 20-year term, heavy equipment 10- or 20-year term and are self-amortizing.

Businesses that receive 504 loans are:

- Small — net worth under \$15 million, net profit after taxes under \$5 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

For information, visit

www.sba.gov/504.

CERTIFIED DEVELOPMENT COMPANIES

Business Finance Group, Inc.

3930 Pender Dr., Ste. 300
Fairfax, VA 22030
Sally Robertson
srobertson@businessfinancegroup.org
703-352-0504 or 800-305-0504
703-352-9100 Fax
Central Virginia Office: Richmond, VA
Curt V. Solomon, 540-846-7355 (cell)
csolomon@businessfinancegroup.org
Area of Operation: State of Virginia.

Chesapeake Business Finance Corporation

1101 30th St. N.W., Ste. 500
Washington, DC 20007
John Sower
Sower1@erols.com
202-625-4373 • 202-342-0389 Fax
Area of Operation: Cities of Fredericksburg, Manassas and Manassas Park. Counties of Clarke, Fauquier, Prince William, Spotsylvania, Stafford and Warren.

Crater Development Company

1964 Wakefield Ave./P.O. Box 1808
Petersburg, VA 23805
(Use P.O. Box for all mail)
Jim McClure
jmclure@craterpdc.org
804-861-1668 • 804-732-8972 Fax
Area of Operation: State of Virginia

Mid-Atlantic Business Finance Company

1410 N. Crain Hwy., Ste. 5B
Glen Burnie, MD 21061
inquiries@mabfc.com
800-730-0017 • 410-863-7446 Fax
Area of Operation: Cities of Manassas and Manassas Park; Counties of Accomack, Northampton and Prince William.

Rappahannock Economic Dev. Corp.

1125 Jefferson Davis Hwy., Ste. 420
Fredericksburg, VA 22401
Brenda S. Billington, Vice President
bbillington@redco504.org
540-373-2897 • 540-526-9898 Fax
Area of Operation: State of Virginia.

REDC Community Capital Group, Inc.

413 Stuart Circle, Ste. 320
Richmond, VA 23220
Randy Shelton
rrshelton@redcommunitycapital.org
804-780-3012 • 804-788-4310 Fax
Area of Operation: State of Virginia.

Tidewater Business Financing Corp.

500 E. Main St., Ste. 403
Norfolk, VA 23510
R. Patrick Gomez
TBFC@CAVTEL.NET
757-623-2691 • 757-623-0660 Fax
Area of Operation: State of Virginia and North Carolina counties of Bertie, Camden, Currituck, Chowan, Gates, Hertford, Northampton, Pasquotank and Perquimans.

MICROLOAN PROGRAM (LOANS UP TO \$50,000)

The Microloan program provides very small loans (up to \$50,000) to women, low-income, minority, veteran, and other small business owners

through a network of more than 100 Intermediaries nationwide. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the small loans directly to start-up and existing businesses. Entrepreneurs work directly with the Intermediaries to receive financing, and business knowledge support. The proceeds of a microloan can be used for working capital, or the purchase of furniture, fixtures, supplies, materials, and/or equipment. Microloans may not be used for the purchase of real estate. Interest rates are negotiated between the borrower and the Intermediary. The maximum term for a microloan is six years. Because funds are borrowed from the Intermediary, SBA is not involved in the business loan application or approval process. And, payments are made directly from the small business to the Intermediary.

The program also provides business-based training and technical assistance to micro-borrowers and potential micro-borrowers to help them successfully start or grow their businesses. Such training and technical assistance may include general business education, assistance with business planning, industry-specific training, and other types of training support.

Entrepreneurs and small business owners interested in small amounts of business financing should contact the nearest SBA district office for information about the nearest Microloan Program Intermediary Lender or go to www.sba.gov/microloans.

Participating Intermediary Lenders and Non-Lending Technical Assistance Providers

INTERMEDIARY LENDERS

Disabled Veterans Assistance Foundation

28202 Cabot Rd., Ste. 300
Laguna Niguel, CA 92677
949-365-5760
<http://dvafusa.org>

ECDC Enterprise Development Group (formerly Ethiopian Community Development Council)

901 S. Highland St.
Arlington, VA 22204
703-685-0510 • 703-685-4200 Fax
Executive Director: Tsehay Teffera
Microloan Contact: Kevin Kelly
kkelly@ecdus.org
Service Area: Counties of Arlington, Culpeper, Fairfax, Fauquier, King George, Loudoun, Prince William, Spotsylvania, Stafford and the Cities of Alexandria, Falls Church and Fredericksburg

People Incorporated Financial Services

1173 W. Main St.
Abingdon, VA 24210
276-619-2239 • 276-628-2931 Fax
Executive Director: Robert G. Goldsmith
Microloan Contact: Deborah S. Wagner
dwagner@peopleinc.net
www.peopleinc.net
Service Area: Counties of Alleghany, Bedford, Botetourt, Buchanan, Carroll, Dickenson, Fauquier, Floyd, Franklin, Frederick, Grayson, Lee, Montgomery, Patrick, Prince William, Pulaski, Rappahannock, Roanoke, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe, and the Cities of Bristol, Covington, Manassas, Manassas Park, Norton, Roanoke, and Salem.

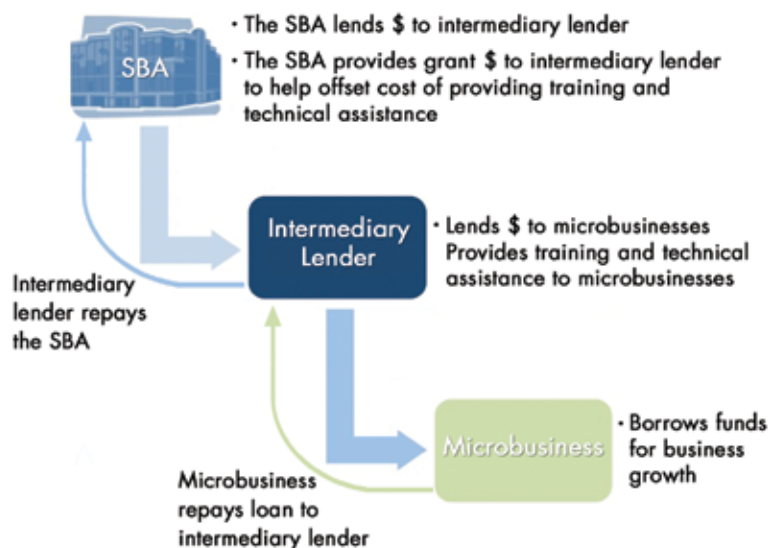
Staunton Creative Community Fund

10 Byers St.
Staunton, VA 24401
540-213-0333
Microloan Contact: Christina Cain
christina@stauntonfund.com
<http://stauntonfund.com>
Service Area: Counties of Augusta, Bath, Highland, Rockbridge, and Rockingham, and Cities of Buena Vista, Harrisonburg, Lexington, Staunton and Waynesboro.

Total Action Against Poverty

302 2nd St. S.W.
Roanoke, VA 24001
540-345-6781 ext. 4423
540-344-6998 Fax
Microloan Contact: Curtis Thompson
Curtis.thompson@tapintohope.org
www.tapintohope.org
Service Area: Counties of Alleghany, Bath, Botetourt, Craig, Pulaski and Roanoke, Rockbridge, and the Cities of Clifton Forge, Covington, Lexington, Roanoke and Salem.

How the Microloan Program Works





SURETY BOND GUARANTEE PROGRAM

The Surety Bond Guarantee Program is a public-private partnership between the Federal government and surety companies to provide small businesses with the bonding assistance necessary for them to compete for public and private contracting and subcontracting opportunities. The guarantee provides an incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. The program is aimed at small businesses that lack the working capital or performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance and ancillary bonds issued by surety companies for individual contracts and subcontracts up to \$6.5 million. The SBA reimburses sureties between 70 and 90 percent of losses sustained if a contractor defaults on the contract. On Federal contracts, SBA can guarantee bonds on contracts up to \$10 million, if the contracting officer certifies that a guarantee would be in the best interest of the Government.

SBA has two program components, the Prior Approval Program and the Preferred Surety Bond Program. In the Prior Approval Program, the SBA guarantees 90 percent of surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonded contracts greater than \$100,000 that are awarded to socially and economically disadvantaged concerns, HUBZone

contractors, and veterans, and service-disabled veteran-owned small businesses. All other bonds guaranteed in the Prior Approval Program receive an 80 percent guarantee. Sureties must obtain the SBA's prior approval for each bond guarantee issued. Under the Preferred Program, the SBA guarantees 70 percent, and sureties may issue, monitor and service bonds without the SBA's prior approval. Small businesses, surety companies, and bond producers are invited to visit our website at www.sba.gov/osg. You may also call the program office at 202-205-6545.

LOCAL SURETY BOND AGENTS

Charlene J. Reynolds Creative Insurance Concepts, Inc.

8014 Midlothian Turnpike, Ste. 2002
North Chesterfield, VA 23235-5291
804-674-8330 • 804-674-8332 Fax
cjreynolds@creativeic.com
www.creativeic.com

Dan Lovern Melissa Stallard Richards Group, Inc.

4931 Boonsboro Rd.
Lynchburg, VA 24503
434-384-3900
dlovern@richardsgroup.com
mstallard@richardsgroup.com

Herman Glover III Insurance Security Agency, Inc.

6767 Forest Hill Ave., Ste. 120
Richmond, VA 23225
804-272-0676 • 804-272-8177 Fax
hgllover@ins-sec.com

John Hughes Construction Bonds, Inc.

1110 Herndon Pkwy., Ste. 307
Herndon, VA 20170
703-934-1000
john@sbabonds.com
www.sbabonds.com

Tom Brown Tom Brown & Company, Inc.

1425 K St. N.W., Ste. 350
Washington, DC 20005
202-393-7755
mbrown@tombrownandcompany.com
www.tombrownandcompany.com

Denver Area Office Supervisory Surety Bond Specialist, Darryl Bellamy or Tamara Murray

721 19th St., Ste. 426
Denver, CO 80201-0660
303-844-2607 ext. 261
Geographic Territory: CO, CT, DE, DC, IL, IN,
IA, KS, ME, MD, MA, MI, MN, MO, MT, NE,
NJ, OH, SD, UT, WY, ND, RI, NH, NY, PA, PR,
VT, VI, VA, WV, WI.

SMALL BUSINESS INVESTMENT COMPANY PROGRAM

The Small Business Investment Company (SBIC) program is a multi-billion dollar program founded in 1958, as one of many financial assistance programs available through the U.S. Small Business Administration. The structure of the program is unique in that SBICs are privately owned and managed investment funds, licensed and regulated by SBA, that use their own capital plus funds borrowed with an SBA guarantee to make equity and debt investments in qualifying small businesses. The funds raise private capital and can receive SBA-guaranteed leverage up to three times private capital, with a leverage ceiling of \$150 million per SBIC and \$225 million for two or more licenses under common control. Licensed SBICs are for-profit investment firms whose incentive is to share in the success of a small business. The U.S. Small Business Administration does not invest directly into small business through the SBIC Program, but provides funding through SBA guarantee debentures to qualified investment management firms with expertise in certain sectors or industries.

SBICs Licensees Located In Virginia

BIA Digital Partners SBIC II LP

Lloyd Sams, Contact
15120 Enterprise Ct., Ste. 200
Chantilly, VA 20151
703-227-9600 • 703-227-9645 Fax
lsams@bia.com

Gladstone SSBIC Corporation (SSBIC)

David Watson, CFO
1521 Westbranch Dr., Ste. 200
McLean, VA 22102
703-287-5860 • 703-287-5801 Fax
david.watson@gladstonecompanies.com
Investment Criteria
Investment Size Range
Preferred Min: \$250,000
Preferred Max: \$1,000,000
Type of Capital Provided
Loans
Equity
Funding Stage Preference
Growth
Expansion
Later Stage
Industry Preference
Diversified
Geographic Preferences
North
South
Midwest
Description of Firm's Focus

Leeds Novamark Capital I, L.P.

Mark Raterman
Plaza America Tower II
11710 Plaza America Dr., Ste. 160
Reston, VA 20190
703-651-2149 • 703-651-2149 Fax
raterman@leedsnovamark.com

Solutions Capital I, L.P.

Hagen Saville, Contact
1001 19th St. N., 10th Fl.
Arlington, VA 22209
703-247-7500 • 703-247-7505 Fax
hsaville@mcgcapital.com
Investment Criteria
Investment Size Range
Preferred Min: \$5,000,000
Preferred Max: \$19,500,000
Type of Capital Provided
Debt in support of buyouts and recapitalizations
Funding Stage Preference
Late Stage
Industry Preference
Diverse
Geographic Preferences
United States
Description of Firm's Focus
Experience in light manufacturing, business services, recurring revenue industries, software, media, information services, education, healthcare, telecom.

Virginia Capital SBIC, L.P.

Frederick Russell & Tom Deardorff, Mgrs.
1801 Libbie Ave., Ste. 201
Richmond, VA 23226
804-648-4802 • 804-648-4809 Fax
fred@vacapital.com
Investment Criteria
Investment Size Range
Preferred Min: \$1,000,000
Preferred Max: \$4,000,000
Type of Capital Provided
Equity
Funding Stage Preference
Growth
Industry Preference
Health care, media, communications, insurance, and other business and consumer services.
Geographic Preferences
Southeastern U.S.
Description of Firm's Focus
www.vacapital.com/inv_type

THE SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The Small Business Innovation Research (SBIR) program is a highly competitive program that encourages domestic small businesses to engage in Federal Research and Development (R/R&D) that has the potential for commercialization. Through a competitive awards-based program, SBIR enables small

businesses to explore their technological potential and provides the incentive to profit from its commercialization. By including qualified small businesses in the nation's R&D arena, high-tech innovation is stimulated and the United States gains entrepreneurial spirit as it meets its specific research and development needs.

SBIR Program Eligibility

Only United States small businesses are eligible to participate in the SBIR program. An SBIR awardee must meet the following criteria at the time of Phase I and II awards:

1. Organized for profit, with a place of business located in the United States;
2. No more than 500 employees, including affiliates;
3. Be a concern which is more than 50% directly owned and controlled by one or more individuals (who are citizens or permanent resident aliens of the United States), other small business concerns (each of which is more than 50% directly owned and controlled by individuals who are citizens or

permanent resident aliens of the United States), or any combination of these;

4. Be a concern which is more than 50% owned by multiple venture capital operating companies, hedge funds, private equity firms, or any combination of these (for agencies electing to use the authority in 15 U.S.C. 638(dd)(1)); or
5. Be a joint venture in which each entity to the joint venture must meet the requirements set forth in paragraph (a)(1)(i) or (a)(1)(ii) of this section. A joint venture that includes one or more concerns that meet the requirements of paragraph (a)(1)(ii) of this section must comply with §121.705(b) concerning registration and proposal requirements.
6. No single venture capital operating company, hedge fund, or private equity firm may own more than 50% of the concern.
7. For awards from agencies using the authority under 15 U.S.C. 638(dd) (1), an awardee may be owned and controlled by more than one VC, hedge fund, or private equity firm

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BusinessUSA.gov or 1-800-FED-INFO

BusinessUSA.gov is an official website of the United States Federal Government.



- so long as no one such firm owns a majority of the stock.
8. If an Employee Stock Ownership Plan owns all or part of the concern, each stock trustee and plan member is considered an owner.
 9. If a trust owns all or part of the concern, each trustee and trust beneficiary is considered an owner.
 10. Phase I awardees with multiple prior awards must meet the benchmark requirements for progress toward commercialization.

SBIR-Participating Agencies

Each year, Federal agencies with extramural research and development (R&D) budgets that exceed \$100 million are required to reserve 2.9% (FY 15) of the extramural research budget for SBIR awards to small businesses. These agencies designate R&D topics and accept proposals. Currently, eleven agencies participate in the SBIR program:

- Department of Agriculture
- Department of Commerce - National Institute of Standards and Technology
- Department of Commerce - National Oceanic and Atmospheric Administration
- Department of Defense
- Department of Education
- Department of Energy
- Department of Health and Human Services

- Department of Homeland Security
- Department of Transportation
- Environmental Protection Agency
- National Aeronautics and Space Administration
- National Science Foundation

For additional information visit www.sbir.gov.

SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

Small Business Technology Transfer (STTR) is another program that expands funding opportunities in the federal innovation research and development (R&D) arena. Central to the program is expansion of the public/private sector partnership to include the joint venture opportunities for small businesses and nonprofit research institutions. The unique feature of the STTR program is the requirement for the small business to formally collaborate with a research institution in Phase I and Phase II. STTR's most important role is to bridge the gap between performance of basic science and commercialization of resulting innovations.

STTR Program Eligibility

Only United States small businesses are eligible to participate in the STTR program. The small business must meet all of the following criteria at time of award:

- Organized for profit, with a place of business located in the United States;
- At least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the United States, and;
- No more than 500 employees, including affiliates.

The nonprofit research institution must also meet certain eligibility criteria:

- Located in the US
- Meet one of three definitions:
- Nonprofit college or university
- Domestic nonprofit research organization
- Federally funded R&D center (FFRDC)

STTR differs from SBIR in three important aspects:

1. The SBC and its partnering institution are required to establish an intellectual property agreement detailing the allocation of intellectual property rights and rights to carry out follow-on research, development or commercialization activities.
2. STTR requires that the SBC perform at least 40% of the R&D and the single partnering research institution to perform at least 30% of the R&D.
3. Unlike the SBIR program, STTR does not require the Principal Investigator to be primarily employed by the SBC.

STTR-Participating Agencies

Each year, Federal agencies with extramural research and development (R&D) budgets that exceed \$1 billion are required to reserve 0.40% (FY 15) of the extramural research budget for STTR awards to small businesses. These agencies designate R&D topics and accept proposals. Currently, five agencies participate in the STTR program:

- Department of Defense
- Department of Energy
- Department of Health and Human Services
- National Aeronautics and Space Administration
- National Science Foundation

For additional information visit www.sbir.gov.

SBA ONLINE: WEB-BASED TOOLS FOR BUSINESS OWNERS

The old adage “time is money” is perhaps one of the most pertinent statements that you can apply to small business owners. Whether you’re starting a business or managing a growing one, entrepreneurs and business owners wear many hats and have many questions:

- What laws and regulations apply to my business?
- How do I start to write a business plan?
- Where can I get help with X, Y and Z?

Many of us invariably turn to our networks and the Internet to find answers. But how can you trust that the information you are getting is truly applicable to your business and, let’s face it, even accurate?

As part of its mission to help business owners start, succeed and grow, SBA, through the SBA.gov website has developed numerous online tools and guides to help small businesses get information and answers they need quickly and efficiently. For example, these **10 Steps to Starting a Business** and these **10 Steps to Hiring your First Employee** guides are essential reading. Then there are the **Licenses and Permits Search Tool** and the **Loans and Grants Search Tool**.

New Online Tools to Help Business Owners Plan, Manage and Grow

Over the past couple of months, the SBA has expanded its capacity and selection of tools and information that business owners need by developing a whole range of new online features! Check them out:

1. Get to Know Your Market and Competition Better with the SizeUp Tool

Want to know how your business stacks up against the competition? Where your potential competitors are located? Where the best places are to advertise your business? These are all critical inputs for your business plan and can also help back up any financing applications.

Now with the new **SizeUp** tool you can crunch millions of data points and get customizable reports and statistics about your business and its competition. Just enter your industry, city, state and other



details. **SizeUp** then runs various reports and provides maps and data related to your competition, suppliers and customers. It also highlights potential advertising opportunities.

2. Build a Business Plan Tool

Business planning can seem a daunting task, but it doesn’t have to be that way. To help you plan and steer your business, this new **“Build a Business Plan”** tool guides you through the process of creating a basic, downloadable business plan. The great thing about it is you can build a plan in smaller chunks of time, save your progress and return at your leisure.

To use the tool, simply log into SBA.gov and enter information into a template for each section of the business plan including, market analysis, company description and financial projections. The tool is secure and confidential and will keep your plan on record for up to six months. You can also save, download or email the plan at any time.

3. Size Standards Tool - Find Out Fast if You Qualify for Government Contracts

In order to be eligible to sell to the government and compete for small business “set-aside” contracts, business owners had to rummage through various rules and matrices to find out if their business is truly “small” according to **SBA size standards**. Now, with this new **Size Standards Tool**, you can follow three simple steps to cut through the guesswork and quickly find out if you qualify for government contracting opportunities. SBA also offers

other resources including **government contracting training courses**, and **guides to help you register as a contractor**.

4. Events Calendar - Locate Business Training and Seminars

SBA and its partners, including Small Business Development Centers, Women’s Business Centers, and SCORE, hold hundreds of small business training seminars and workshops across the country. Until now, there was no single repository for these events. Now, with **SBA’s Events Calendar**, you can quickly find and sign up for training. Enter a date range and/or zip code to locate events in your area. Results are filtered by topic such as “starting a business,” “managing a business,” “business planning,” and “financing a business.”



Loan Programs for Businesses

Ways borrowers can use the money

(Information current as of 10/15/2014)

Program	Who Qualifies	Use of Proceeds	Maturity	Maximum Loan Amount	Structure	Benefits to Borrower
Basic 7(a)	For profit businesses that can meet SBA's size standards, nature of business, use of proceeds, credit elsewhere, and other miscellaneous eligibility factors.	Acquire land; purchase existing building; convert, expand or renovate buildings; construct new buildings; acquire and install fixed assets; acquire inventory; purchase supplies and raw materials; purchase a business, start a business, leasehold improvements, term working capital; and, under certain conditions, to refinance certain outstanding debts	Based on the use of proceeds and borrower's ability to repay. Not based on collateral. Maximum maturity: 10 years for working capital (seven years is common), 10 years for fixed assets, 25 years for real estate.	A Basic 7(a) can be for as much as \$5 million. SBA's limit to any one business is \$3.75 million so a business can have multiple loans guaranteed by SBA but the guaranteed portion combined cannot exceed \$3.75 million.	Term loans with one monthly payment of principal and interest (P&I). Borrower contribution required. Interest rate depends upon how lender applies for guaranty (see lender program chart). Cannot revolve, no balloon or call provisions.	Business can obtain financing not otherwise available, fixed maturity, available when collateral is limited. Can establish or re-affirm relationship with lender.
International Trade Loan (ITL)	Same as Basic 7(a), plus, business must be engaged or preparing to engage in exporting or be adversely affected by competition from imports.	Acquire, renovate, modernize facilities or equipment used in making products or services to be exported, plus, for permanent working capital and to refinance business debts currently on unreasonable terms.	Same as Basic 7(a).	Same as Basic 7(a), but when borrower has both international trade and working capital loans guaranteed by the SBA, the limit to any one business is \$4 million.	Same as Basic 7(a).	Same as Basic 7(a). Plus, long-term financing for export-related fixed assets and working capital.
Export Working Capital Loan (EWCP)	Same as Basic 7(a). Plus, must be in business one year and engaged or preparing to engage in exporting.	Short-term working capital to cover the costs of filling export orders, including ability to support an Export Stand-By Letter of Credit.	Can be up to a maximum of 36 months but generally 12 months or less.	Gross loan amount \$5.0 million. SBA guaranteed portion \$4.5 million	Finance single or multiple transactions. Interest paid monthly, principal paid as payments from items shipped overseas are collected. Can be renewed annually. Extra fees apply. Percentage of guaranty up to 90%. Generally revolving.	Provides U.S. exporters with a line of credit that can be separated from domestic operations line of credit. Can be used to finance 100% of the cost of filling export orders.
Seasonal CAPLines	Same as Basic 7(a). Plus, in business for at least one year and can demonstrate seasonal financing needs.	To finance the seasonal increases of accounts receivable, inventory and labor.	10 years	Same as Basic 7(a).	Short-term financing for seasonal activities to be repaid at the end of the season when payment for the seasonal activity is made to business	Provides opportunity for seasonal businesses to get seasonal financing not otherwise available.
Contract CAPLines	Same as Basic 7(a). Plus, will perform on contract or purchase order for some third-party buyer.	To finance the cost of one or more specific contract, sub-contract, or purchase order, including overhead or general and administrative expenses, allocable to the specific contract(s).	10 years	Same as Basic 7(a).	Short-term financing for performance of approved contract, sub-contract, or purchase order to be repaid when payment for the activity is made to business. Can be revolving or not.	Provides opportunity for contractors and sub-contractors to get financing not otherwise available.
Builders CAPLines	Same as Basic 7(a). Plus, building/renovating residential or commercial structure for re-sale without knowing buyer at time of approval.	For the direct expenses related to the construction and/or "substantial" renovation costs of specific residential or commercial buildings for resale, including labor, supplies, materials, equipment rental, direct fees. The cost of land is potentially eligible.	Maximum of three years to disburse and build or renovate. Extension possible to accommodate sale.	Same as Basic 7(a).	Short-term financing to build or renovate home or building for sale to unknown third party. "Substantial" means rehabilitation expenses of more than one-third of the purchase price or fair market value at the time of application. Can be revolving or not.	Provides opportunity for residential and commercial builders to get financing not otherwise available.

Program	Who Qualifies	Use of Proceeds	Maturity	Maximum Loan Amount	Structure	Benefits to Borrower
Working Capital CAPLines	Same as Basic 7(a). Borrower should sell on credit and/or have inventory needing immediate replacement after the sale.	For short-term working capital and operating needs, including to finance export sales. Proceeds must not be used to pay delinquent withholding taxes or similar trust funds (state sales taxes, etc.) or for floor planning.	10 years	Same as Basic 7(a).	Structured with requirements for payment of principal tied to the businesses collection of payments from their clientele	Provides opportunity for businesses that sell on credit to get revolving financing not otherwise available.
Lender Structured Domestic Loan or Line of Credit	Businesses needing a line of credit to conduct credit in the USA.	Working capital	If revolving, seven-year maximum, including term out period.	\$350,000	Structure is established by individual lender. Lender must have SBA Express designation	Has availability for a line of credit to help with short-term cash needs of the business.
Lender structured Export Loan or Line of Credit	Businesses needing a line of credit to support exporting activity.	Working capital 70 percent of which is to be used to support exporting activities.	If revolving, seven-year maximum, including term out period.	\$500,000	Structure is established by individual lender. Lender must have Export Express designation	Has availability for a line of credit to help with short-term cash needs of the business.
Non-7(a) Programs						
504 Loan Program	For-profit businesses that can meet the SBA's size standards, nature of business, use of proceeds, credit elsewhere, and other miscellaneous factors.	Non-7(a) Programs For the acquisition of long-term fixed assets, equipment with a useful life of at least 10 years; refinance loan-term fixed asset debt under certain conditions; working capital under certain conditions; to reduce energy consumption; and to upgrade renewable energy resources.	Based on the use of proceeds. Twenty years for real estate. Ten years for machinery and equipment.	The SBA portion of the financing can generally be up to \$5.0 million but may be up to \$5.5 million for manufacturing businesses or energy saving public policy goals.	Loans packaged by Certified Development Companies (CDC) and designed to finance up to 40 percent of a "project" ¹ secured with a 2nd position lien. Another loan from a third party lender financing up to 50 percent of the same project secured in 1st position, and borrower contribution of at least 10 percent. Extra contributions for special-purpose properties and new businesses.	Long-term Treasury fixed rates that are below market, low borrower contribution only 10 to 20 percent, full amortization with no call or balloon conditions.
Microloan Program	Same as Basic 7(a). Plus, nonprofit child-care businesses.	Same as Basic 7(a).	Shortest term possible, not to exceed six years.	Maximum \$50,000 to the small business at any given time.	The SBA provides a loan to a nonprofit micro-lender called an "intermediary" who uses the proceeds to make microloans to small businesses. Technical assistance can also be provided.	Direct loan from nonprofit intermediary lender, fixed-rate financing, can be very small loan amounts, and technical assistance is available.

¹ "Project" is the purchase or lease, and/or improvement or renovation of long-term fixed assets by a small business, with 504 financing, for use in its business operations.



Lender's Programs Chart

Ways lenders can request guarantees

(Information current as of 10/04/2014)

Program Processing	Which Lenders Qualify	Types of Loans that can be Guaranteed	Maximum Allowable Interest Rates	Eligibility Analysis	Credit Analysis	Maximum Loan Amount
Standard Processing	Lenders that have an executed participation agreement with the SBA.	Basic 7(a). International Trade, Export Working Capital, all CAPLines.	Base rate is <i>Wall Street Journal</i> prime, or LIBOR* one month rate plus 3 percent, or SBA Peg rate. Plus , an allowable spread from 2.25 to 2.75 percent based on term. Lender can add 2 percent if loan is \$25,000 or less, and 1 percent if loan is \$25,001 to \$50,000. Can be fixed or variable.	Lender completes eligibility questionnaire and SBA reviews eligibility during loan processing.	Lender to cover all aspects of prudent credit analysis with emphasis on applicant's ability to repay loan from operation. SBA conducts analysis of lender's analysis.	Maximum loan \$5 million. Loans up to \$150,000 guaranteed up to 85 percent; loans over \$150,000 guaranteed up to 75 percent. Business with multiple SBA loans may get some variations.
Certified Lender Program (CLP) Processing	Same as Standard 7(a). Plus, an executed CLP agreement.	Same as Standard 7(a) processing except no policy exceptions.	Same as Standard 7(a).	Same as Standard 7(a).	Same as Standard 7(a) except SBA reviews lender's analysis work, not a re-analysis.	Maximum loan \$5 million. Guaranty percentage same as Standard 7(a).
Preferred Lender Program (PLP) Processing	Same as Standard 7(a). Plus, an executed PLP agreement.	Same as Standard processing except restrictions on loans involving some types of debt refinancing.	Same as Standard 7(a).	Lender completes Eligibility Checklist (SBA Form 7).	Delegated to lender.	Maximum loan \$5 million. Guaranty percentage same as Standard 7(a).
SBA Express Processing	Same as Standard 7(a). Plus, an executed SBA Express agreement.	Basic 7(a) with restrictions on some types of debt refinancing. Plus, lender structured term and revolving loans.	If \$50,000 or less, cannot exceed prime + 6.5 percent. If over \$50,000, cannot exceed prime + 4.5 percent. Prime may be lender prime.	Lender completes SBA Form 1920 "Eligibility Information."	Delegated to lender.	Maximum loan \$350,000. Guaranty percentage 50 percent.
Export Express Processing	Same as Standard 7(a). Plus, an executed Export Express agreement.	Similar to export working capital loan and international trade loans which meet export related eligibility criteria.	If \$50,000 or less, cannot exceed prime + 6.5 percent. If over \$50,000, cannot exceed prime + 4.5 percent. Prime may be lender prime.	Lender completes SBA Form 1920 "Eligibility Information."	Delegated to lender.	Maximum loan \$500,000. Guaranty percentage range between 75 and 90 percent.
Community Advantage	Lenders that have an executed Community Advantage agreement.	Basic 7(a) except restrictions on some types of refinancing.	Prime + 6 percent.	Lenders complete SBA Form 1920 "Eligibility Information."	Similar to Standard 7(a) except credit factors to consider are more defined.	Maximum loan \$250,000. Guaranty percentage same as Standard 7(a).

• London InterBank Offered Rate

All SBA programs and services are extended to the public on a nondiscriminatory basis.

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Making the Most of SBA's Resource Partner Network

by Paula Panissidi, SBA's Director of Marketing

As you've likely read the Counseling Section of this resource guide, you already know that SBA couldn't serve every aspiring entrepreneur and small business owner without the assistance of our resource partners. With approximately 86 SBA District and Branch Offices throughout the country and its territories, our vast network of resource partners expands our outreach capacity twentyfold. In fiscal year 2013, those efforts helped small businesses get more than \$4.5 billion in capital infusion, start over 15,000 new companies, and create and/or save more than 68,000 jobs.

SBA's resource partner network is comprised of SCORE, Small Business Development Centers (SBDC) and Women Business Centers (WBC). In addition, 16 organizations serve as Veterans Business Outreach Centers through cooperative agreements with SBA's Office of Veterans Business Development. Although each resource partner operates differently, they are all available to assist you with your small business and entrepreneurship needs. Some resource partners have specific areas of expertise or cater to certain audiences, but all provide outstanding individual consulting, training, counseling and entrepreneurial education.

We all need different things at different points in our lives, and so, too, it is with a small business. This is why many of the small business success stories we profile are "repeat customers" of SBA and our resource partner network. They may work with an SBDC for a business plan during their start up, attend a training course or educational series at a WBC, and seek mentorship assistance from a retired business owner at SCORE many years later. At any point in between, they may have worked with their local SBA district office or resource partner to apply for an SBA-guaranteed loan or a small business government contracting program. Each small business owner has his or her small business journey, and SBA and its resource partners are available to help along the way.

Take the story of *Janell's Gluten-Free Market* in Everett, Washington, for example. Instead of jumping head first into the business without any prior experience,

business owner Janell Farnsworth reached out to the Washington WBC and the Veterans Business Outreach Center (VBOC) in Seattle. These two SBA resource partners are co-located, which made it easy for Farnsworth to go back and forth between the two, depending on her immediate need. After receiving free counseling and low-cost classes to help her target her efforts in getting the market up and running, the 1,200 square-foot shop opened its doors in 2009. Earning top-line revenue and profits each successive year, Farnsworth considered opening a second location and reached out again to the WBC, who helped her develop a business expansion plan. She then attended classes at both the WBC and VBOC to learn about such issues as managing employees, pricing to drive revenue, the benefits of trademarking, and changing a business structure from sole proprietorship to LLC/Corp. Her second location opened in December, 2013.

Janell's Gluten-Free Market serves a community of shoppers who otherwise would have little or no available alternatives. When Farnsworth encourages other entrepreneurs to take advantage of SBA's resources, the Army captain with 20 years of service emphasizes the value of the classes offered by the SBA and its resource partners, which guided her business decisions and helped her to develop a well-grounded business plan.

In closing, we would like to take a moment to recognize a major milestone for one of our resource partners. This year, SCORE celebrates its 50th anniversary. Since 1964, SCORE volunteers have provided mentoring and training support to more than 10 million entrepreneurs and small business owners. That's a number to be proud of, and SBA salutes SCORE and its mentors for their significant support and contributions to the success of this nation's entrepreneurs.

To find the location of your nearest SBA District Office, SCORE, SBDC, or WBC, visit www.sba.gov/tools/local-assistance.

CONTRACTING

Applying for Government Contracts



The U.S. government is the largest single purchaser of goods and services in the world, buying everything from armored tanks to paper clips. Every year, the federal government awards more than \$500 billion in contracts, and a significant share of those contracts are specifically allotted to small businesses.

The Small Business Administration works with agencies to award at least 23 percent of all prime government contracts to small businesses, with specific statutory goals for small business, small disadvantaged businesses (SDB), businesses that are women-owned (WOSB) or service-disabled veteran-owned (SDVOSB), and businesses that are located in historically underutilized business zones (HUBZone firms).

The agency ensures that small businesses have access to long-lasting development opportunities, which means working with small businesses to help them stay competitive, as well as encouraging federal agencies to award more contracts to small businesses. The SBA provides outreach programs, matchmaking events, and online training opportunities; and helps agencies identify contracting opportunities for small businesses.

HOW GOVERNMENT CONTRACTING WORKS

Sealed bidding vs. Negotiation

There are two contracting methods the government uses to purchase goods and services, sealed bidding and negotiation. The first method, sealed bidding, involves the issuance of an invitation for bid by a procuring agency. Under the sealed bidding method, a contract is awarded to a responsible bidder whose bid, conforms to the requirements of a solicitation (Invitation for Bids (IFB)) that will be most advantageous to the government, considering only price and the price-related factors included in the IFB. The second method, negotiation, involves issuing a request for proposal (RFP) or request for quotation (RFQ). The business with the best proposal in terms of technical content, best value, price and other factors generally wins the contract.

Types of Contracts

Firm fixed-price contracts place the full responsibility for the costs and risk of loss on the contractor. Firm fixed-price contracts do not permit any adjustment on the basis of the contractor's costs during the

performance of the contract. It provides maximum incentive for the contractor to control costs and perform effectively and imposes a minimum administrative burden upon the contracting parties. This type of contract is used in all sealed bid and some negotiated procurements.

Cost reimbursement contracts provide for the payment of allowable costs incurred by the contractor, to the extent stated in the contract. The contract establishes a ceiling price, above which a contractor may not exceed without the approval of the contracting officer. Cost reimbursement contracts are commonly used in research and development contracts.

Some contracts do not fit neatly into these two categories, such as time and material contracts (prices for hourly wages are fixed but the hours are estimated) and letter contracts (authorizes a contractor to begin work on an urgent requirement).

Small Business Set-Asides

A "set-aside" for small businesses reserves an acquisition exclusively for small business participation. This includes HUBZone Certified small businesses, SBA 8(a) Certified small businesses, Service-Disabled

Veteran-Owned small businesses and Economically Disadvantaged/Women-Owned small businesses in specific industries. There are two ways in which set-asides can be determined. First, if an acquisition of goods or services has an anticipated dollar value of at least \$3,000 but not exceeding \$150,000, it is automatically reserved for small businesses. The acquisition will be set aside only if the contracting officer determines there are two or more responsible small businesses that are competitive in terms of prices, quality and delivery. Second, if an acquisition for goods or services is estimated at more than \$150,000, and it is determined that offers will be obtained from two or more responsible small businesses, at a fair market price, the acquisition is reserved exclusively for small business participation. Reasonable expectations of small business competition may be evaluated using past acquisition history of an item or similar items.

There are several exceptions and unique rules for specific kinds of small businesses and industries. For Research and Development (R&D) small business set-asides, there must be reasonable expectation of obtaining from small businesses the best scientific and technological sources consistent with the requirements of the proposed acquisition. For small business set-asides other than for services or construction services, any business proposing to furnish a product that it did not manufacture must furnish the product of a small business manufacturer unless the SBA has granted either a waiver or exception to this requirement, referred to as the Non-manufacturer rule. In industries where the SBA finds that there are no small business manufacturers, it may issue a waiver to the non-manufacturer rule. Waivers permit small businesses dealers or distributors to provide any domestic firm's product.

Subcontracting

Subcontracting opportunities are a great resource for small businesses, especially for those not ready to bid as prime contractors. Experience gained from subcontracting with a federal prime contractor can better prepare businesses to bid for prime contracts.

Current regulations stipulate that for contracts offering subcontracting opportunities over \$650,000 for goods and services, or \$1.5 million for construction must offer the maximum practicable subcontracting opportunities to small businesses.

In addition, potential large business prime contractors must submit a subcontracting plan with their proposal describing how they will successfully maximize subcontracting opportunities to small businesses.

To find subcontracting opportunities, a list of federal prime solicitations is listed under the U.S. Small Business Administration Subcontracting Network (SUBNET) web.sba.gov/subnet/search/index.cfm and through the General Services Administration (GSA) at www.gsa.gov/portal/content/101195. Research the list of prime contractors and determine which are best suited to your business. Develop a marketing strategy, and then contact the Small Business Liaison Officer (SBLO) listed for each prime to schedule an appointment.

Local SBA Procurement Center Representatives:

Procurement Center Representatives increase the small business share of Federal procurement awards by initiating small business set-asides, reserving procurements for competition among small business firms; providing small business sources to Federal buying activities; and counseling small firms. In addition, PCRs, advocate for the breakout of items for full and open competition to affect savings to the Federal Government.

PCRs are assigned by federal agencies. For information regarding specific locations of PCRs visit: <http://www.sba.gov/content/government-contracting-field-staff-directory>.

SBA CONTRACTING PROGRAMS

HUBZONE

The Historically Underutilized Business Zones (HUBZone) program helps small businesses located in distressed urban and rural communities gain access to federal set-aside contracts and sole source contracts, as well as a price evaluation preference in full and open contract competitions. There is a statutory goal that HUBZone small business concerns be awarded not less than 3 percent of the total value of all prime contract and subcontract awards. The HUBZone program also establishes preference for award of federal contracts to small businesses in these areas. To qualify for the program, a business (except those that are tribally-owned) must meet the following criteria:

- It must be a small business by SBA size standards
- It must be owned and controlled at least 51 percent by U.S. citizens, or a Community Development Corporation (CDC), an agricultural cooperative, or an Indian tribe
- Its principal office must be located within a "Historically Underutilized Business Zone," which includes lands considered "Indian Country" and military facilities closed by the Base Realignment and Closure Act
- At least 35 percent of its employees must reside in a HUBZone.

Note: Different rules apply for Tribal Governments, Alaska Native Corporations, Community Development Corporations and small agricultural cooperatives. These are delineated in Title 13 of the Code of Federal Regulations, Part 126.

Existing businesses that choose to move to qualified areas are eligible to apply for certification provided they meet all the eligibility requirements. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in a HUBZone, employees must live in a primary residence at a place for at least 180 days, or as a currently registered voter, and with intent to live there indefinitely.

The SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program;
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

For additional information, visit www.sba.gov/hubzone.

8(a) BUSINESS DEVELOPMENT PROGRAM

The 8(a) Business Development program is a nine-year program established to assist eligible socially and economically disadvantaged individuals to develop and grow their businesses. Business development assistance includes one-on-one counseling, training workshops, match-making opportunities with federal buyers and other management and technical guidance. There is a statutory requirement that small disadvantaged business concerns be awarded not less than 5 percent of the total value of all prime contract

awards. All firms that become eligible for SBA's 8(a) business development assistance are also considered small disadvantaged business concerns for the purpose of federal contracting.

To be eligible for the 8(a) Business Development program, a business must meet the following criteria:

- It must be a small business by SBA size standards;
- It must be owned (at least 51 percent) by one or more individuals who qualify as socially and economically disadvantaged, and who are U.S. citizens of good character;
- It must be controlled, managed, and operated full-time by one or more individuals who qualify as disadvantaged, and;
- It must demonstrate potential for success (generally by being in business for at least two full years) and have the capacity to perform on government and non-government contracts before applying.

Socially disadvantaged individuals are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Alaska Natives or Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. An individual who is not a member of one of these groups must establish individual social disadvantage by a preponderance of evidence.

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations can also apply to the SBA for 8(a) business development assistance.

So that approved firms can obtain training, counseling, and business development assistance, SBA designates a staff person at a local SBA district office, geographically near the business to coordinate the firm's business development assistance.

SBA is responsible for:

WHAT YOU SHOULD KNOW ABOUT YOUR BUSINESS

To be eligible to bid on a federal contract, you must know your business. Answer the following three questions:

1. Are you a small business?

Is your small business:

- Organized for profit?
- Located in the U.S.?
- Operated primarily within the U.S. or making a significant contribution to the U.S. economy through payment of taxes or use of American products, materials, or labor?
- Independently owned and operated?
- Not dominant in the field of operation in which it is bidding for government contracts?
- A sole proprietorship, partnership, corporation, or any other legal form?

If the first six criteria apply to your business, ask yourself the second important question to find out if your business meets size standard requirements.

2. What is the size standard for your business?

Size standards are used to determine whether a business is small or "other than small." Size standards vary depending upon the industry. To determine the size standard for your business, you will need a North American Industry Classification code (NAICS). Every federal agency uses these codes when considering your business. To determine your NAICS code, go to www.census.gov/eos/www/naics/. Some SBA programs require their own unique size standards. To find out more about these requirements and other size standard information, go to www.sba.gov/size.

3. Do you fall under a specific certification?

Under the umbrella of "small business," SBA has outlined several specific certifications that businesses may fall under. These certifications are divided into two categories:

SBA-Certified and Self-Certified.

The SBA-Certified Programs were created to assist specific businesses in securing federal contracts and therefore can only be issued by SBA administrators. For the Self-Certified Programs, you can determine for yourself if your business meets the requirements by referring to the Federal Acquisition Regulation (FAR).

Just as Congress has given federal agencies a goal of procuring 23 percent of federal contracts from small businesses, so too must federal agencies meet specific contracting goals for other categories of small firms.

These goals are:

- 23 percent of contracts for Small Businesses
- 5 percent of contracts to Small Disadvantaged Businesses
- 5 percent to Women-Owned Small Businesses
- 3 percent to Service-Disabled Veteran-Owned Small Businesses
- 3 percent to HUBZone Small Businesses

Federal agencies have a strong incentive to fulfill these contracting goals. You should apply for those SBA-Certified and Self-Certified programs for which you qualify to take advantage of contracting opportunities.

- Determining whether a business qualifies for the 8(a) Business Development program;
- Determining whether a business continues to qualify, during the nine-year term;
- Approving Mentor/Protégé agreements between 8(a) firms and large businesses;
- Providing technical guidance and business development assistance during the nine-year term.

For additional information, visit www.sba.gov/8a.

PROCUREMENT TECHNICAL ASSISTANCE CENTERS (PTACs)

Doing business with the government is a big step to growing your business. Procurement Technical Assistance Centers (PTACs) provide local, in-person counseling and training services for you, the small business owner. They are designed to provide technical assistance to businesses that want to sell products and services to federal, state, and/or local governments.

PTAC services are available either free of charge, or at a nominal cost. PTACs are part of the Procurement Technical Assistance Program, which is administered by the Defense Logistics Agency.

What can a PTAC do for you?

- Determine if your business is ready for government contracting. Pursuing government contracts is a challenge, and can be burden for your company if you do not have the resources or maturity to handle a contract. A PTAC representative can sit with you one-on-one and determine if your company is ready, and how to position yourself for success.
- Help you register in the proper places. There are numerous databases to register with to get involved with the government marketplace, including the Department of Defense's System for Award Management (SAM), GSA Schedules, and other government vendor sites.
- See if you are eligible in any small business certifications. Some government contracts are set aside for certain businesses that have special certifications, such as woman-owned, minority-owned, and HUBZone. A PTAC representative can help you obtain these certifications, if you are eligible, allowing for more government contract opportunities.
- Research past contract opportunities. A PTAC representative can look into past contracts, to see what types of contracts have been awarded to businesses like yours.

In addition, a PTAC can help you identify and bid on a contract, and if you are awarded the contract, continue to provide you support through measuring your performance and helping with your contract audits. Don't hesitate to find the PTAC near you today to get started in government contracting or to improve your success.

Procurement Center Representatives increase the small business share of Federal procurement awards by initiating small business set-asides, reserving procurements for competition among small business firms; providing small business sources to Federal buying activities; and counseling small firms. In addition, PCRs, advocate for the breakout of items for full and open competition to affect savings to the Federal Government.

For information regarding specific locations visit: <http://www.sba.gov/content/government-contracting-field-staff-directory>.

George Mason University Procurement Technical Assistance Program, Statewide Virginia PTAP:

Mason Enterprise Center

4031 University Dr., Ste. 200
Fairfax, VA 22030
Anna Urman, Director
703-277-7700
ptap@gmu.edu
www.vaptap.org

STATEWIDE CENTERS

Northern Virginia PTAC:

Mason Enterprise Center
4031 University Dr., #100
Fairfax, VA 22030
Elizabeth Torrens, Operations Manager
703-277-7757
etorren2@gmu.edu
www.novaptac.org

Central Virginia PTAC:

2211 Hydraulic Rd., Ste. 103
Charlottesville, VA 22901
Tom Miglas, Director
434-293-2136
tmiglas@gmu.edu
www.vaptap.org

Richmond Area PTAC:

Richard Rosanelli, Procurement Counselor
804-356-3910
rrosanel@gmu.edu
www.vaptap.org

Hampton Roads PTAC:

Triangle Business & Innovation Center
5300 Palmer Ln., Ste. 2A
Williamsburg, VA 23188
Cecelia Cotton, Lead Procurement Counselor
757-570-5052
ccotton3@gmu.edu
www.vaptap.org

Jim Henry, Procurement Counselor
757-220-3163
jhenry13@gmu.edu
www.vaptap.org

Frank Jackson, Procurement Counselor
757-719-1767
Fjackso3@gmu.edu
www.vaptap.org

OTHER VIRGINIA REGIONAL PTACS

Crater Procurement Assistance Center at Crater Planning District Commission

1964 Wakefield St.
Petersburg, VA 23805
Joanne Tompkins, Director
jtompkins@cpd.state.va.us
Lisa Parks, Procurement Specialist
804-861-1667
lparks@cpd.state.va.us
www.craterptac.org

Hampton Roads Procurement Assistance Center at Old Dominion University

4111 Monarch Way, Ste. 106
Norfolk, VA 23529
Point of Contact:
Monique McWhite, Manager
757-683-5542
mmcwhite@odu.edu
www.odu.edu/partnerships/business/gateway/programs/hrpac

Procurement Technical Assistance Center At Southwest VA Community College

SWCC Campus Tazewell Hall, Rm. T349
724 Community College Rd.
Richlands, VA 24641
Belinda Sheridan, Program Manager
276-964-7533
Belinda.sheridan@sw.edu
Carolyn Alley, Lead Procurement Specialist
276-964-7537
carolyn.alley@sw.edu
Judy Sayers, Procurement Specialist
276-228-5066
judy.sayers@sw.edu
Zack Collier, Procurement Specialist
276-964-7586
zack.collier@sw.edu
<http://ptac.sw.edu>

SMALL DISADVANTAGED BUSINESS

A Small Disadvantaged Business (SDB) is defined as a small business that is at least 51 percent owned and controlled by one or more individuals who are socially and economically disadvantaged.

There is a federal government-wide goal of awarding at least 5 percent of prime contracting dollars to SDBs each year. Large prime contractors must also establish a 5% subcontracting goal for SDBs in their subcontracting plans which includes SBA 8(a) certified small businesses.

Firms self-certify as SDB in the federal data base called the System for Award Management (SAM) without submitting any application to the SBA; however, firms approved by the SBA into the 8(a) Business Development Program are automatically certified as an SDB. To self certify, firms should access the website: www.sba.gov/sdb. By reading the information contained therein you will be given guidance as to what steps are required.

SERVICE-DISABLED VETERAN-OWNED SMALL BUSINESS

The Service-Disabled Veteran-Owned Small Business (SDVOSB) program has a federal government-wide goal of awarding at least 3 percent of prime and subcontracting dollars



to Service-Disabled Veteran-Owned Small Businesses each year. Large prime contractors must also establish a subcontracting goal for SDVOSBs in their subcontracting plans. These subcontracting goals are reviewed at time of proposal by both the contracting officer and the SBA prior to the award of a contract.

While the SBA does not certify companies as SDVOSBs, SDVOSB protest process is administered by SBA to ensure that only businesses owned by service-disabled veterans receive contracts reserved exclusively for them. When a business's SDVOSB self-certification is challenged, the SBA determines if the business meets the status, ownership and control requirements.

To determine your eligibility, contact your local veterans' business development officer, visit the various program websites, or contact SBA's Office of Veterans Business Development at www.sba.gov/about-offices-content/1/2985.

WOMEN-OWNED SMALL BUSINESS FEDERAL CONTRACT PROGRAM

On October 7, 2010, the SBA published a final rule effective February 4, 2011, aimed at expanding federal contracting opportunities for women-owned small businesses. The Women-Owned Small Business (WOSB) Federal Contract Program authorizes contracting officers to set aside certain federal contracts for eligible women-owned businesses and economically disadvantaged women-owned small businesses (EDWOSB) in industries where it has been determined WOSBs and EDWOSBs are underrepresented..

To be eligible, a firm must be at least 51 percent owned or controlled by one or more women. The women must be U.S. citizens and the WOSB or EDWOSB

must be "small" under its primary industry in accordance with SBA's size standards established for under the North American Industry Classification code assigned to that industry. To be deemed "economically disadvantaged" its owners must demonstrate economic disadvantage in accordance with the requirements set forth in the final rule. For additional information, visit www.sba.gov/wosb.

Protests under the WOSB Federal Contract Program are also administered by the SBA. When a company's WOSB

or economically disadvantaged WOSB self-certification is challenged, the SBA determines if the business meets ownership and control requirements.

Large prime contractors must also establish a subcontracting goal for Woman-Owned Small Businesses in their Subcontracting Plans. These subcontracting goals are reviewed at time of proposal by both the contracting officer and the SBA prior to the award of a contract.

OVER FIFTY PERCENT OF THE NATION'S SMALL BUSINESSES ARE HOME-BASED

CONTRACTING

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With over 17,000 resource listings across the country, we provide you with door-to-door directions to lenders, training, and support that will help you start your own small business.

SmallBusiness³

www.smallbusiness3.com

GETTING STARTED IN CONTRACTING

Once you have identified the important information regarding your business, it is time to start the process of procuring a government contract.

1. Identify your DUNS (Data Universal Numbering System) Number

To register your business, obtain a DUNS number used to identify and track millions of businesses. You can obtain your free DUNS number when registering with the System for Award Management. Log on to www.sam.gov for more information or by contacting Dun & Bradstreet at www.dnb.com.

2. Identify your EIN (Employer Identification Number)

An EIN, otherwise known as a federal tax identification number, is generally required of all businesses. For more information, go to www.irs.gov.

3. Identify your NAICS (North American Industry Classification) codes

The NAICS codes are used to classify the industry a particular business occupies. You will need at least one NAICS code to complete your registration, but be sure to list as many as apply. You may also add or change NAICS codes at any time. Visit www.census.gov/eos/www/naics/ to find NAICS codes.

4. Identify your SIC (Standard Industrial Classification) codes

The SIC codes are four-digit numbers that are used to classify the industry a particular business occupies. While NAICS codes have largely replaced SIC codes, you will still need to provide your SIC code. SIC codes can be found at www.osha.gov/pls/imis/sicsearch.html.

5. Register with the System for Award Management (SAM), formerly the Central Contractor Registration (CCR)

The SAM is an online federal government maintained database of companies wanting to do business with the federal government. Agencies search the database for prospective vendors. Register at www.SAM.gov.

After completing registration, you will be asked to enter your small business profile information through the SBA Supplemental Page. The information will be displayed in the Dynamic Small Business Search.

Creating a profile in SAM and keeping it current ensures your firm has access to federal contracting opportunities. Entering your small business profile, including your business information and key word description, allows contracting officers, prime contractors, and buyers from state and local governments to learn about your company.

6. Register with the GSA Schedule

The GSA (General Services Administration) Multiple Award Schedule (aka Federal Supply Schedule) is used by GSA to establish long-term, government-wide contracts with commercial firms.

Once these contracts are established, government agencies can order the supplies and services they need directly from the firms through the use of an online shopping tool. Becoming a GSA schedule contractor increases your opportunity for contracts across all levels of government. Businesses interested in becoming GSA schedule contractors should review the information available at www.gsa.gov/schedules.

7. Make Sure Your Business is Financially Sound

This critical step is absolutely necessary to make sure that your business is financially prepared for the journey ahead. Even if you are able to obtain a government contract, you will not be receiving all of the money at once. It helps to have a clear plan of how your business will stage the benefits of the contract.

8. Search Federal Business Opportunities (FedBizOpps) for Contracting Opportunities

FedBizOpps, is an online service operated by the federal government that announces available business opportunities. FedBizOpps helps identify the needs of federal agencies and available contracting opportunities.

To begin searching for contracting opportunities, go to www.fbo.gov.

9. Marketing Your Business

Registering your business is not enough to obtain a federal contract; you will need to market your business to attract federal agencies. Tips for good marketing are:

- Determine which federal agencies buy your product or service, and get to know them;
- Identify the contracting procedures of those agencies;
- Focus on opportunities in your niche and prioritize them.
- Although not required, you may want to obtain a PSC (Product Services Code) and/or a FSC (Federal Supply Classification). These codes provide additional information about the services and products your business offers.

ADDITIONAL PROCUREMENT RESOURCES

The following federal procurement resources may also be of assistance:

- **The Certificates of Competency (CoC) program** allows a small business, which is the apparent successful offeror, to appeal a contracting officer's non-responsibility determination that it is unable to fulfill the requirements of a specific government contract. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the capability to perform, the SBA issues a Certificate of Competency to the contracting officer, requiring award of that contract to the small business.

- **Procurement Center Representatives (PCR) and Commercial Marketing Representatives (CMR):** PCRs work to increase the small business share of federal procurement awards. CMRs offer many services to small businesses, including counseling on how to obtain subcontracts. To find a PCR or CMR near you, go to www.sba.gov/content/procurement-center-representatives.
- **PTACs (Procurement Technical Assistance Centers):** PTACs provide assistance to businesses that want to sell products and services to federal, state, and/or local government. To find a PTAC in your state, go to www.dla.mil/SmallBusiness/Pages/ptap.aspx.

- **Department of Defense** (The DoD is the largest purchaser of goods from small businesses): www.acq.osd.mil/osbp/
- **Office of Federal Procurement Policy:** www.whitehouse.gov/omb/procurement_default
- **Acquisition Forecast:** www.acquisition.gov/comp/procurement_forecasts/index.html
- **Federal Supply Schedule (FSS):** www.gsa.gov
- **GSA Center for Acquisition Excellence:** www.gsa.gov/portal/content/103487

SBA DISASTER ASSISTANCE

Knowing the Types of Assistance Available for Recovery



The disaster program is SBA's largest direct loan program, and the only SBA program for entities other than small businesses. SBA is responsible for providing low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners and renters following declared disasters.

The SBA is authorized by the Small Business Act to make two types of disaster loans:

Physical Disaster Loans

Physical Disaster Loans are the primary source of funding for permanent rebuilding and replacement of uninsured or underinsured disaster-caused damages to privately-owned real and/or personal property. SBA's physical disaster loans are available to businesses of all sizes, private non-profit organizations, homeowners and renters. Businesses and private, nonprofit organizations of any size may apply for a loan up to \$2 million (actual loan amounts are based on the amount of uncompensated damage) to repair

or replace real property, machinery, equipment, fixtures, inventory and leasehold improvements. A homeowner may apply for a loan of up to \$200,000 to repair or replace the primary residence to its pre-disaster condition. Homeowners or renters may apply for a loan up to \$40,000 to help repair or replace personal property, such as clothing, furniture or automobiles, lost in the disaster.

The SBA may increase a loan up to 20 percent of the total amount of physical loss as verified by SBA to make improvements that protect the property from similar future disasters.

Economic Injury Disaster Loans

Economic Injury Disaster Loans provide the necessary working capital after a declared disaster until normal operations resume. Small businesses, small agricultural cooperatives, small businesses engaged in aquaculture (fisheries, for example) and most private nonprofit organizations of all sizes are eligible for EIDL assistance, regardless of whether there was any physical damage. The loan limit is \$2 million.

The EIDL helps small businesses meet ordinary and necessary operating expenses as they recover from a disaster. The limit for physical and EIDL loans combined is \$2 million.

The Military Reservists Economic Injury Disaster Loan is a working capital loan for small businesses facing financial loss when the owner or an essential employee is called up to active duty in their role as a military reservist. The loan limit is \$2 million and the business can use the funds to cover operating expenses until the essential employee or business owner is released from active duty.

The SBA can only approve disaster loans to applicants having an acceptable credit history and repayment ability. The terms of each loan are established in accordance with each borrower's ability to repay. The law gives SBA several powerful tools to make disaster loans affordable: low-interest rates (around 4 percent), long-terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether the



applicant has credit available elsewhere — the ability to borrow or use their own resources to recover from the disaster without causing undue hardship.

More information on all of SBA's disaster assistance programs, including information for military reservists, is available at www.sba.gov/disaster. Apply online using the Electronic Loan Application (ELA) via SBA's secure Website at: <https://disasterloan.sba.gov/ela>.

Disaster Preparedness

Recovering from a disaster doesn't begin with clearing the debris and returning to work. Imagine stepping into your store, or restaurant, or the office where you run your business, a day or two after the fire has been contained, the tornado has passed, or floodwaters have receded. First come the questions: "How much will it cost to rebuild? Will my insurance cover all this? How will I pay my employees and vendors and cover the bills during the recovery phase?" Before a disaster strikes is a good time to start, or update and test your business continuity plan.

While SBA disaster loans go a long way toward revitalizing communities devastated by the economic fallout that follows disasters, with a solid

preparedness plan in place, your business will be able to recover sooner, possibly without taking on new debt.

Assessing your risks and needs are an important first step in developing your business continuity strategy. The American Red Cross' Ready Rating™ program (www.readyrating.org) is a free online tool that helps businesses get prepared for disaster and other emergencies. With Ready Rating you can evaluate your level of disaster readiness, and you'll get customized feedback on how to establish or expand your disaster plan.

Another useful site provided by FEMA — Ready.gov (www.ready.gov) — provides practical disaster preparedness tips and checklists for homeowners, renters and businesses. SBA has teamed up with Agility Recovery Solutions to offer business continuity strategies through the "PrepareMyBusiness" website (www.preparemybusiness.org) and monthly disaster planning webinars. Previous topics — presented by experts in their fields — have included crisis communications, testing the preparedness plan, and using social media to enhance small business recovery. At the website you can sign up for future webinars, view

previous webinars, and download checklists that give you tips on risk assessment, evacuation plans and flood preparedness, that will help you develop a solid business continuity plan.

Meanwhile, here are a few preparedness tips to consider:

- **Review Your Insurance Coverage.** Contact your insurance agent to find out if your coverage is right for your business and make sure you understand the policy limits. Ask about Business Interruption Insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down after a disaster.
- **Establish a solid supply chain.** If all your vital external vendors and suppliers are local and if the disaster is significantly widespread, you'll all be in the same boat, struggling to recover. It's a good idea to diversify your list of vendors for key supplies to companies outside your area or internationally, if possible. Create a contact list for important contractors and vendors you plan to use in an emergency and find out if those suppliers have a recovery plan in place. Keep this list with other documents filed in a place that's accessible, and also at a protected off-site location.
- **Plan for an alternate location.** Do some research well in advance of the disaster for several alternative places to relocate your company in the event a disaster forces you to shut down indefinitely. Some options include contacting a local real estate agent to get a list of available vacant office space. Make an agreement with a neighboring business to share office space if disaster strikes. If possible, make plans for employees to telecommute until the office has been rebuilt.

The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. However, with a business continuity plan in place, you'll be able to rebound and reopen quickly, and in a better position to contribute to the economic recovery of your community.

As small businesses are leading America's economic recovery, many of them are investing time and money into their plans to grow and create jobs. Developing a strong disaster preparedness plan should be a critical and integral piece of those efforts. Planning for a disaster is the best way of limiting its effects.

ADVOCACY AND OMBUDSMAN

Watching Out for the Interests of Small Businesses



OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the president and federal appellate courts as friends of the court. The advocacy office compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Headed by the chief counsel for advocacy, the office also funds outside research of small business issues and produces numerous publications to inform policy makers about the important role of small businesses in the economy and the impact of government policies on small businesses. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are

Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level.

Learn more about the Office of Advocacy at www.sba.gov/advocacy.

Regional Advocate

Ngozi Bell
1150 First Ave., Ste. 1001
King of Prussia, PA 19406
610-382-3093 • 202-481-0200 Fax
ngozi.bell@sba.gov

OFFICE OF THE NATIONAL OMBUDSMAN:

Bringing Fair Regulatory Enforcement to America's Small Businesses

The National Ombudsman has helped thousands of small businesses save time and money by resolving difficult regulatory compliance and enforcement issues. As part of President Obama's mandate to promote a level playing field for small business, we work directly with federal regulators to facilitate practical and timely resolutions of Regulatory Enforcement Fairness (REF) matters impacting small businesses.

The National Ombudsman oversees fair enforcement of small business regulation by:

- Providing small business owners a confidential way to report and resolve federal REF problems, like excessive enforcement action or disproportionate fines
- Escalating small business concerns to federal agencies for fairness review & resolution
- Grading federal agencies on their small business policies and practices

Small businesses can connect with the National Ombudsman online at sba.gov/ombudsman, in-person, or through a national network of Regulatory Fairness Board Members. The National Ombudsman meets with small business owners around the country at listening sessions and regulatory fairness dialogues in all ten SBA Regions. These outreach events provide critical, real-time input from the small business community on REF issues impacting small business growth and help federal regulators better understand how government can best support small business success.

Regional Regulatory Fairness Boards in each of SBA's 10 regions promote regulatory fairness by alerting federal regulators to important REF issues such as unintended consequences of a new rule or regulation. These Boards, each made up of five small business owners, also help raise awareness in their communities about resources available to small businesses through the SBA and the National Ombudsman.

Every year, the National Ombudsman reports to Congress its findings on the impact of the policies and practices of every federal agency that touches small business.

To learn more about how the National Ombudsman can help your small business, or to confidentially report a REF issue, call 888-REG-FAIR (888-734-3247) or complete the simple one-page form at sba.gov/ombudsman/comment.

Fairness Boards Board Member (Region 3)

Doña A.P. Storey
757-490-4710 ext. 304
dona.storey@govtips.biz

ADDITIONAL RESOURCES

Taking Care of Startup Logistics



Even if you are running a small home-based business, you will have to comply with many local, state and federal regulations. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Bear in mind that regulations vary by industry. If you're in the food-service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and local departments. Consult your state or local government for assistance.

FICTITIOUS BUSINESS NAME

Search to determine if the name of your proposed business is already in use. If it is not used, register the name to protect your business. For more information, contact the county clerk's office in the county where your business is based. If you are a corporation, you'll need to check with the state.

BUSINESS INSURANCE

Like home insurance, business insurance protects your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, others simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

Liability Insurance – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent

professional is vital in determining an adequate and appropriate level of protection for your business.

Property – There are many different types of property insurance and levels of coverage available. It is important to determine the property insurance you need to ensure the continuation of your business and the level of insurance you need to replace or rebuild. You should also understand the terms of the insurance, including any limitations or waivers of coverage.

Business Interruption – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or "business income") insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

"Key Man" – If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider "key man" insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity of operations during a period of ownership transition caused by the death, incapacitation or absence due to a Title 10 military activation of an owner or other "key" employee.

Automobile – It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called "non-owned automobile coverage") if you use your personal vehicle on company business. This policy covers the business' liability for any damage which may result from such usage.

Officer and Director – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

Home Office – If you are establishing an office in your home, it is a good idea to contact your

homeowners' insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner's policy.

Incorporating in Virginia

If you intend to organize a business entity other than a sole proprietorship, then the SCC grants certificates to corporations, limited liability companies, limited partnerships and limited liability partnerships. It also issues certificates of authority to foreign corporations, LLCs, LPs, and LLPs. The forms and respective fees for establishing one of the above named business entities can be found at: www.scc.virginia.gov/clk/formfee.aspx

Instructions come with all forms. You cannot file the forms electronically. Typically, a small corporation would pay a \$50 charter fee and a \$25 filing fee for a total of \$75. Other business entity types have a startup fee of \$100. Expedite service is only for fast turn around. Otherwise, a corporate charter would take about five to seven business day to issue, if all of the paperwork is properly filed.

Although the SCC has no involvement with sole proprietorships, a business may be required to obtain a local business license from the local Commissioner of Revenue in which the business intends to locate. If the name of your business is something other than your personal name, you will need to obtain a fictitious name certificate (trade name; doing business as name) from the clerk of the local circuit court.

Depending on the type of business, there may be a professional licensing requirement with another state agency. For example, contractors need a license from the Board of Contractors within the Virginia Department of Professional and Occupational Regulation.

To obtain a Virginia Business Registration Guide and access to other state agencies click on: www.scc.virginia.gov/clk/begin.aspx

State Corporation Commission Clerk's Office

Tyler Bldg., 1300 E. Main St.
Richmond, VA 23219

Mailing Address:

State Corporation Commission
P.O. Box 1197

Richmond, VA 23218

804-371-9733

sccinfo@scc.virginia.gov

www.scc.virginia.gov

Inquiries Outside Richmond 866-722-2551

TAXES

Taxes are an important and complex aspect of owning and operating a successful business. Your accountant, payroll person, or tax adviser may be very knowledgeable, but there are still many facets of tax law that you should know. The Internal Revenue Service is a great source for tax information. Small Business/Self-Employed Tax Center: www.irs.gov/Businesses/Small-Businesses-&Self-Employed.

When you are running a business, you don't need to be a tax expert. However, you do need to know some tax basics. The IRS Small Business/Self-Employed Tax Center gives you the information you need to stay tax compliant so your business can thrive.

For Small Business Forms and Publications visit: www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Small-Business-Forms-and-Publications.

FEDERAL PAYROLL TAX (EIN NUMBERS)

An Employer Identification Number (EIN), also known as a Federal Employer Identification Number (FEIN), is used to identify a business entity. Generally, businesses need an EIN to pay federal withholding tax.

You may apply for an EIN in various ways, one of which is to apply online at www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Employer-ID-Numbers-EINs. This is a free service offered by the Internal Revenue Service.

Call 800-829-1040 if you have questions. You should check with your state to determine if you need a state number or charter.

FEDERAL SELF-EMPLOYMENT TAX

Every employee must pay Social Security and Medicare taxes. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information, contact the IRS at 800-829-1040 or www.irs.gov.

Virginia Unemployment Tax

Your business could be subject to Virginia unemployment tax. For more information contact:

Virginia Employment Commission

703 E. Main St.

Richmond, VA 23219

804-786-1485

www.vec.virginia.gov

Sales and Use Tax

The sales and use tax is imposed at the state and local levels in Virginia. The combined rate is 5 percent (4.0 percent state and 1.0 percent local). A seller is subject to a sales tax imposed on gross receipts derived from retail sales or leases of taxable tangible personal property unless the retail sales or leases are specifically exempt by law. When a seller does not collect the sales tax from the purchaser, the purchaser is required to pay a use tax on the purchase unless the use of the property is exempt. For more information, contact:

Virginia Department of Taxation

Office of Customer Services

Walk-In Service:

1957 Westmoreland Street

Richmond, VA 23230

Mailing Address:

P.O. Box 1115

Richmond, VA 23218

804-367-8031 • www.tax.virginia.gov

Business Tax Information

If you plan to hire employees you are also required to obtain a Federal Employee Identification Number from the IRS. To obtain the registration form and reference documents, contact the IRS at 800-829-1040 or visit their website: www.irs.gov/businesses/business&selfemployed/index.html for complete information.

SALES TAX EXEMPTION CERTIFICATE

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on sales tax issues, contact your state government.

FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business.

Sole Proprietorship: You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other

applicable forms pertaining to gains or losses in your business activity.

Partnership: You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit and loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

Corporation: You must file a Federal Corporation Income Tax return (Form 1120). You will also be required to report your earnings from the corporation including salary and other income such as dividends on your personal federal income tax return (Form 1040).

FEDERAL PAYROLL TAX

Federal Withholding Tax: Any business employing a person must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with the IRS to obtain your number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

IRS WEB PRODUCTS FOR SMALL BUSINESSES

For the most timely and up-to-date tax information, go to www.irs.gov.

VIRTUAL SMALL BUSINESS WORKSHOP

www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Small-Business-Self-Employed-Virtual-Small-Business-Tax-Workshop

The Virtual Small Business Tax Workshop is the first of a series of video products designed exclusively for small business taxpayers. This workshop helps business owners understand federal tax obligations. The Virtual Small Business Workshop is available on CD at www.irs.gov/businesses/small/article/0,,id=101169,00.html if you are unable to attend a workshop in person. Small business workshops are designed to help the small business owner understand and fulfill their federal tax responsibilities. Workshops are sponsored and presented by IRS partners who are federal tax specialists.

Workshop topics vary from a general overview of taxes to more specific topics such as recordkeeping and retirement plans. Although most are free, some workshops have

fees associated with them. Fees for a workshop are charged by the sponsoring organization, not the IRS.

The IRS's Virtual Small Business Tax Workshop is an interactive resource to help small business owners learn about their federal tax rights and responsibilities. This educational product, available online and on CD consists of nine stand-alone lessons that can be selected and viewed in any sequence. A bookmark feature makes it possible to leave and return to a specific point within the lesson. Users also have access to a list of useful online references that enhance the learning experience by allowing them to view references and the video lessons simultaneously.

The Tax Calendar for Small Businesses and Self-Employed (Publication 1518) www.irs.gov/businesses/small/article/0,,id=101169,00.html contains useful information on general business taxes, IRS and SSA customer assistance, electronic filing and paying options, retirement plans, business publications and forms, common tax filing dates, and federal legal holidays.

SOCIAL SECURITY CARDS

All employees must have a Social Security number and card. It must be signed by its owner, and you should always ask to see and personally record the Social Security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each payday, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be presented in a variety of ways, including on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in.

EMPLOYEE CONSIDERATIONS Taxes

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments towards, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

Social Security Administration

800-772-1213
www.ssa.gov

Workers' Compensation

Workers' compensation insurance provides compensation and medical benefits to workers or their dependents if the workers become disabled or die from accidental injury or occupational disease due to their employment. Employers must carry Workers' Compensation Insurance with a private insurance carrier, have a certificate of self-insurance issued by the Virginia Workers' Compensation Commission or be a member of a group self-insurance association approved by the State Corporation Commission if they have three or more employees regularly in service in the same business in Virginia. For more information, contact:

Virginia Workers' Compensation Commission

1000 DMV Dr.
Richmond, VA 23220
877-664-2566
www.vwc.state.va.us

Wage & Hour

The U.S. Department of Labor, Wage & Hour Division, enforces a number of labor laws that can significantly impact businesses of all sizes. Taking the time to familiarize you with these laws can limit exposure to fines, back wages, and other possible sanctions.

You should know about:

- Fair Labor Standards Act
- Federal requirements for the Minimum Wage, overtime pay, child labor, and related record keeping.

Equal Employment Opportunity Commission (EEOC)

The EEOC enforces several laws that prohibit employment discrimination based on race, color, sex, religion, national origin, age, disability, genetic information and retaliation for opposing job discrimination whether filing a charge, or participating in proceedings under these laws. EEOC's mission is aimed towards employer education, as well as, enforcement.

All private employers that employ 15 or more individuals or at least 20 employees in matters relating to age discrimination fall under these laws.

For specific small business information, please refer to EEOC's website at www.eeoc.gov or contact its 24-hour toll free national call center at 800-669-4000 (voice) or 800-669-6820 (TTY). EEOC has offices in Richmond and Norfolk, Virginia.

Social Security's Business Services Online

The Social Security Administration now provides free electronic services online at www.socialsecurity.gov/employer/. Once registered for Business Services Online, business owners or their authorized representative can:

- file W-2s online; and
- verify Social Security numbers through the Social Security Number Verification Service, used for all employees prior to preparing and submitting Forms W-2.

Federal Withholding

U.S. Internal Revenue Service
800-829-1040
www.irs.gov

Health Insurance

Compare plans in your area at www.healthcare.gov.

Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance.

WORKPLACE DISABILITY PROGRAMS

Americans with Disabilities Act (ADA): For assistance with the ADA, call 800-669-3362 or visit www.ada.gov.
The Virginia Office for Protection and Advocacy

1910 Byrd Ave., Ste. 5
Richmond, VA 23230
804-225-2042 • 800-552-3962 Voice/TTY
E-mail to: general.vopa@vopa.virginia.gov
www.vopa.state.va.us

U.S. CITIZENSHIP AND IMMIGRATION SERVICES

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services Office of Business Liaison offers a selection of information bulletins and live assistance through the Employer Hotline. For forms call 800-870-3676, for the Employer Hotline call 800-357-2099.

E-Verify: Employment Eligibility Verification

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, is the best — and quickest — way for employers to determine the employment eligibility of new hires. It is a safe, simple, and secure Internet-based

BUSINESS ORGANIZATION: Choosing Your Business Structure

There are many forms of legal structure you may choose for your business. Each legal structure offers organizational options with different tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

The most common organizational structures are sole proprietorships, general and limited partnerships and limited liability companies.

Each structure offers unique tax and liability benefits. If you're uncertain which business format is right for you, you may want to discuss options with a business counselor or attorney.

Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It's the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rate. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting required with this business structure.

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly easy to establish. A formal partnership agreement is recommended to address potential conflicts such as: who will be responsible for performing each

task; what, if any, consultation is needed between partners before major decisions, and what happens when a partner dies. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

Limited Partnership

Like a general partnership, a limited partnership is established by an agreement between two or more persons. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount of their investment, and liability is similarly limited in proportion to their investment.

LLCs and LLPs

The limited liability company or partnership is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. The limited liability partnership is similar to the LLC, but it is for professional organizations.

system that electronically verifies the Social Security number and employment eligibility information reported on Form I-9. E-Verify is voluntary in most states and there is no charge to use it.

If you are an employer or employee and would like more information about the E-Verify program, please visit www.dhs.gov/E-Verify or contact Customer Support staff: 1-888-464-4218 Monday – Friday 8 a.m. – 5 p.m.
E-mail: e-verify@dhs.gov

SAFETY AND HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. The Occupational Safety and Health Administration provides information on the specific health and safety standards adopted by the U.S. Department of Labor. Call 1-800-321-6742 or visit www.osha.gov.

BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town where the business is located.

BAR CODING

Many stores require bar coding on packaged products. Many industrial and manufacturing companies use bar coding to identify items they receive and ship. There are several companies that can assist businesses with bar-coding needs. You may want to talk with an SBDC, SCORE or WBC counselor for more information.

Federal Registration of Trademarks and Copyrights

marks or service marks are words, phrases, symbols, designs or combinations thereof that identify and distinguish the source of goods. Trademarks may be registered at both the state and federal level. To register a federal trademark, contact:

U.S. Patent and Trademark Office

P.O. Box 1450
Alexandria, VA 22313-1450
800-786-9199
www.uspto.gov

Trademark Information Hotline

703-308-9000

STATE REGISTRATION OF A TRADEMARK

Trademarks and service marks may be registered in a state.

State Corporation Commission

Virginia's Division of Securities and Retail Franchising
P.O. Box 1197
Richmond, VA 23218
1300 E. Main St.
Richmond, VA 23219
804-371-9051
www.scc.virginia.gov

Caution: Federally registered trademarks may conflict with and supersede state registered business and product names.

Patents

A patent is the grant of a property right to the inventor by the U.S. Patent and Trademark Office. It provides the owner with the right to exclude others

from making, using, offering for sale or selling the patented item in the United States.

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office. For more information, contact the:

U.S. Patent and Trademark Office

800-786-9199 • www.uspto.gov

Copyrights

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas and systems, although it may protect the way these things are expressed. For general information contact:

U.S. Copyright Office

U.S. Library of Congress
James Madison Memorial Building
Washington, DC 20559
202-707-9100 - Order Line
202-707-3000 - Information Line
www.copyright.gov

Commonwealth of Virginia Programs:

The Virginia Department of Business Assistance and the Virginia Department of Minority Business Enterprise merged as of Jan. 1, 2014 to form the Department of Small Business and Supplier Diversity.

Virginia Department of Small Business and Supplier Diversity

<http://www.sbsd.virginia.gov/>

The mission of the Department of Small Business and Supplier Diversity is to promote economic growth by helping Virginia businesses prosper and to enhance and ensure fairness in the procurement process for all of Virginia's small, women-owned and minority-owned businesses.

The Department has several key statutory responsibilities and missions which include:

1. Increasing the number of certified small, women-owned and minority-owned businesses available in the procurement process for state agencies, local governments, colleges and universities and the private sector
2. Ensuring fairness and equal opportunity for underutilized businesses,
3. Monitoring the state's expenditure performance with small, women-

owned and minority-owned businesses and providing guidance to state agencies regarding enhancing opportunities for underutilized businesses;

4. Managing the federal Disadvantaged Business Enterprise program for the United States Department of Transportation which provides funding to Virginia's transportation agencies;
5. Providing educational and technical training to certified businesses for growth and development and job creation;
6. Providing credit to small businesses to meet the challenges of short term capital needs and
7. Providing incentives to expand workforce development and training.

The SBSB administers three certification programs:

1. **SWaM:** The Small, Women-owned, and Minority-owned Business (SWaM) certification program is a state program of the Commonwealth of Virginia. The purpose is to enhance procurement opportunities for SWaM businesses participating in state-funded projects.
2. **DBE:** The Disadvantaged Business Enterprise certification program is a Federal program. The purpose is to increase the participation of certified DBEs in projects funded by the US Department of Transportation and other federal sectors.
3. **ESO:** "Employment services organization" means an organization that provides community-based employment services to individuals with disabilities that is an approved Commission on Accreditation of Rehabilitation Facilities (CARF) accredited vendor of the Department for Aging and Rehabilitative Services.

Contact Information

For General Business Assistance and the Virginia Business Information Center, please call the Hotline:
Richmond: 804-371-0438
Toll Free: 1-866-248-8814
Email: vbic@sbsd.virginia.gov
Regular business hours are 8:15AM - 5PM, M-F

Main Office:

Virginia Department of Small Business and Supplier Diversity Main Office:

1111 E. Main St., 3rd Fl.
Richmond, VA 23219
804-786-6585 • 804-786-9736 Fax

Satellite Locations:
851 French Moore, Jr. Blvd., Ste. 110
Abingdon, VA 24210
276-676-3768

210 South Jefferson St.
Roanoke, VA 24011
540-492-0493

Dan River Community College, Taylor Bldg,
Ste. 105
1008 S. Main St.
Danville, VA 24541
434-797-8482

One Franklin St., 6th Fl.
Hampton, VA 23669
757-728-5148

2348 Lakeside Dr.
Lynchburg, VA 24501
434-385-0881

4975 Alliance Dr.
Fairfax, VA 22030
276-608-2534

2401 Courthouse Rd.
Bldg. 1, Ste. 320
Virginia Beach, VA 23456
757-385-4492

Virginia Small Business Financing Authority (VSBFA)

www.vdba.virginia.gov/vsbfa.shtml

The Virginia Small Business Finance Authority (VSBFA) is the Commonwealth of Virginia's economic development and small business financing arm. We help Virginia's existing businesses and those businesses that are seeking to come to Virginia through our extensive portfolio of financing programs. Although we do not offer grants, we add value by helping Virginia's financial institutions offer business loans that they might not be able to offer without our assistance. Whether you are seeking to purchase a building or some equipment, whether your business is for-profit or a qualifying 501 (c) 3 not-for-profit, whether it is a startup or has been in business for many years, the VSBFA is happy to talk with you and your bank about your business' credit needs.

Programs

The VSBFA's portfolio of financing programs assist the following:

- **Economic Development** efforts statewide by offering direct loans for fixed asset purchases such as land, buildings, & equipment, in conjunction with bank and other financing, to businesses, localities and Economic Development Authorities (EDA's) for projects of all sizes.

- **Small Business** throughout the Commonwealth by making it easier for Virginia's financial institutions to make loans to small businesses by offering loan guaranties and loan loss insurance programs to reduce a bank's risk.
- **Existing Businesses** that have been in operation for at least 2 years which have a small dollar, short-term financing need. For borrowers with a good credit history, our small business micro-loan program may be just the answer. Application Form.
- Businesses seeking to create jobs in **Southern Virginia's Tobacco Region** by helping banks provide fixed asset and working capital loans through our Southside Tobacco Region Capital Access Program.
- **Minority-Owned Businesses** through our Providing Access to Capital for Entrepreneurs (P.A.C.E.) program which works in partnership with Virginia's banks to provide loans to minority-owned businesses.
- **Virginia's Tourism Industry** through direct loans and loan guaranties in partnership with Virginia's financial institutions.
- **Licensed Child Care Centers and Family-home Providers** by extending low-interest, direct loans for necessary items which banks have difficulty financing.
- **Virginia's Environment** by helping small businesses receive financing to purchase equipment that is environmentally-friendly or purchase equipment or structures to implement voluntary agricultural best management practices. Application Form.
- **Small Manufacturers and 501 (c) (3) Non-profits** by providing access to low-interest, tax-exempt bond financing.

Virginia Small Business Financing Authority and Industrial Development Bond Program

Contact: Barbara.carter@sbsd.virginia.gov
804-371-8254

Business One Stop www.bos.virginia.gov

Part of the Business One Stop goal is to fairly and efficiently connect private businesses to the resources they need as quickly as possible and to be the best point-of-contact for changes affecting business in Virginia. In addition, the Business Registration System, accessible from the Business One Stop web page, will walk a new business

owner through each step they'll need to complete in order to establish their new business, including:

- Name / entity registration forms (currently forms will still need to be printed and mailed or filed in person with the appropriate office)
- Federal and state tax registration
- Many professional and local business licenses
- Small, Woman-owned and/or Minority-owned (SWAM) business certification
- eVA system procurement registration

Virginia Economic Development Partnership

<http://www.yesvirginia.org>

The mission of the VEDP is to enhance the quality of life and raise the standard of living for all Virginians, in collaboration with Virginia communities, through aggressive business recruitment, expansion assistance, and trade development, thereby expanding the tax base and creating higher-income employment opportunities.

To fulfill this mission, we focus on cultivating new business investment, fostering international trade growth and encouraging the expansion of existing Virginia businesses.

The Economic Development Partnership understands the complicated demands of the site selection process and offer years of experience to help make your decision process simpler. And for those businesses located in Virginia, the Partnership provides expansion assistance as well as expert, cost-effective export assistance to open a world of trade opportunities.

Managers provide a variety of concierge-style services to help guide you through the process, from site selection to announcement to a long-term relationship as a member of Virginia's dynamic corporate community.

901 E. Byrd St./P.O. Box 798
Richmond, VA 23218-0798
804-545-5600
info@yesvirginia.org

THE VALUE *of* HEALTHCARE

Get your business check-up today!



SBA.gov/healthcare

- Learn what the Affordable Care Act (ACA) means for you and your small business, with information about key pieces of the law based upon the size of your business

Healthcare.gov

- Learn more about the new small business health insurance marketplaces, find coverage options for your employees and enroll in either your state or federal marketplace

BusinessUSA.gov/healthcare

- This new site includes a search tool to direct you to ACA resources based on a business's location, size and current insurance offerings

For more information, visit the above resources or contact your local SBA District Office.

OTHER ASSISTANCE

OTHER SOURCES OF ASSISTANCE WOMEN'S BUSINESS ORGANIZATIONS

AMERICAN BUSINESS WOMEN'S ASSOCIATION

www.richmondabwa.org

CAVALIER CHAPTER

Tracey Jackson, President
cavalierchapterofabwa@yahoo.com

CENTER FOR WOMEN'S BUSINESS RESEARCH

1760 Old Meadow Rd., Ste. 500
McLean, VA 22102
703-556-7162
www.womensbusinessresearch.org

CENTER FOR WOMEN ENTREPRENEURS BIZWORKS

2545 Bellwood Rd.
Richmond, VA 23237
804-275-5190
www.bizworkscenr.org
info@bizworkscenr.org

CENTER FOR WOMEN IN BUSINESS

U.S. Chamber of Commerce
1615 H St. N.W.
Washington, DC 20062
202-463-5868
CWB@USChamber.com

COMMERCIAL REAL ESTATE WOMEN (CREW), RICHMOND

Melissa Canavos, President
crewrichmond@crewnetwork.org
www.crewrichmond.org

COMMERCIAL REAL ESTATE WOMEN (CREW), HAMPTON ROADS

P.O. Box 62815
Virginia Beach, VA 23466-2815
Jamie Richardson, Chapter Administrator
info@crewhamptonroads.org
www.crewhamptonroads.org

COUNT ME IN (FOR WOMEN'S ECONOMIC INDEPENDENCE)

240 Central Park S., Ste. 7GH
New York, NY 10019
212-245-1245
www.makemineamillion.org

MAGGIE L. WALKER CHAPTER

Muriel Wimberly, President
Muriel.wimberly@yahoo.com

MARY MCLEOD BETHUNE CHAPTER

April Talley, President
April.Talley@gmail.com

NATIONAL ASSOCIATION FOR FEMALE EXECUTIVES (NAFE)

2 Park Ave.
New York, NY 10016
www.NAFE.com

NATIONAL ASSOCIATION OF PROFESSIONAL WOMEN

1325 Franklin Ave., Ste. 160
Garden City, NY 11530
866-540-NAPW (6279) or 516-877-5800
suggestions@NAPW.com

NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS (NAWBO)

NAWBO, SEVA (SOUTHEAST VIRGINIA) CHAPTER

900 Commonwealth Place, Ste. 200-301
Virginia Beach, VA 23464
757-217-9665
www.nawboseva.org

NAWBO, RICHMOND CHAPTER

P.O. Box 3211
Glen Allen, VA 23058
804-346-5644
www.nawborichmond.org
info@nawborichmond.org

NATIONAL ASSOCIATION OF WOMEN IN CONSTRUCTION (NAWIC)

327 S. Adams St.
Fort Worth, TX 76104
800-552-3506
www.nawic.org
NAWIC@NAWIC.org

NATIONAL WOMEN'S BUSINESS COUNCIL

409 Third St. S.W., Ste. 201
Washington, DC 20416
202-205-3850
www.nwbc.gov

NATIONAL WOMEN BUSINESS OWNERS CORPORATION (NWBOC)

1001 W. Jasmine Dr., #G
Lake Park, FL 22403
800-675-5066
www.nwboc.org

NETWORK OF ENTERPRISING WOMEN

P.O. Box 8584
Richmond, VA 23226
info@networkofenterprisingwomen.org
website@networkofenterprisingwomen.org

PENINSULA WOMEN'S NETWORK

www.peninsulawomensnetwork.org

POWER OF WOMEN EXCHANGING RESOURCES

200 Golden Oak Ct., Ste. 110
Virginia Beach, VA 23452
888-527-5871
info@JSPlus1.com

RIVER CITY EXPRESS NETWORK CHAPTER

Ashley Stefanko, President
president@rivercityexpressnetwork.org
www.rivercityexpressnetworking.org

U.S. CHAMBER OF COMMERCE CENTER FOR WOMEN IN BUSINESS

1615 H St. N.W.
Washington, DC 20062
202-463-5868
cwb@uschamber.com

U.S. WOMEN'S CHAMBER OF COMMERCE

700 12th St. N.W., Ste. 700
Washington, DC 20005
888-418-7922
www.uswcc.org

VIRGINIA DEPARTMENT OF SMALL BUSINESS AND SUPPLIER DIVERSITY VIRGINIA DEPARTMENT OF BUSINESS ASSISTANCE

1220 Bank St., 3rd Fl.
Richmond, VA 23219
804-371-8200 or 804-371-8111
www.sbsd.virginia.gov

VIRGINIA DEPARTMENT OF SMALL BUSINESS AND SUPPLIER DIVERSITY VIRGINIA DEPARTMENT OF MINORITY BUSINESS ENTERPRISE

Virginia Certification Small, Woman and Minority-Owned Business (SWAM)
1111 E. Main St., Ste. 300
Richmond, VA 23219
804-786-6585
www.sbsd.virginia.gov

CHESAPEAKE OFFICE

1992 S. Military Hwy.
Chesapeake, VA 23920
757-408-2465
By appointment only

HAMPTON OFFICE

1 Franklin St., Office #656
Hampton, VA 23669
757-728-5148
By appointment only

LYNCHBURG OFFICE

2348 Lakeside Dr.
Lynchburg, VA 24501
434-385-0881
By appointment only

NORTHERN VIRGINIA OFFICE

VDOT Northern Virginia District Bldg.
4975 Alliance Dr.
Fairfax, VA 22030
703-475-0126
By appointment only

VIRGINIA BEACH OFFICE

City of Virginia Beach Municipal Ctr., Bldg. 1
2401 Courthouse Dr., Office #320
Virginia Beach, VA 23456
757-408-2465
By appointment only

VIRGINIA OPPORTUNITY WORKFORCE DEVELOPMENT CENTER

1602 Rolling Hill Dr., Ste. 110
Richmond, VA 23229
804-662-9555

PENINSULA WORKFORCE DEVELOPMENT CENTER

Thomas Nelson Community College
Hampton, VA
757-825-2937
workforce@tncc.edu

VIRGINIA RANDOLPH CHAPTER

Rheba Gwaltney, President
Rheba.gwaltney@hud.gov

WOMEN'S BUSINESS CENTER

Old Dominion University – Business Gateway
(in partnership with the SBA)
4211 Monarch Way, Ste. 106
Norfolk, VA 23508
757-683-3729 ext. 8 or 757-683-7150
wbcinfo@odu.edu

REDC CENTER FOR WOMEN'S ENTERPRISE

Richmond Economic Development Corporation (REDC)
(in partnership with the SBA)
413 Stuart Circle, Ste. 320
Richmond, VA 23220
804-780-3024
rlaurasds@redccommunitycapital.org

WOMEN'S BUSINESS ENTERPRISE NATIONAL COUNCIL (WBENC)

1120 Connecticut Ave. N.W., Ste. 1000
Washington, DC 20036
202-872-5516
www.wbenc.org

WOMEN'S ECONOMIC DEVELOPMENT CENTER

(WEDC) HUD Project
Norfolk State University
700 Park Ave.
Norfolk, VA 23504
757 823-2650
www.nsu.edu/womenscenter
dwsanderlin@nsu.edu

WOMEN ENTREPRENEURS OF THE ROANOKE VALLEY

www.wervonline.com

WOMEN IMPACTING PUBLIC POLICY (WIPP)

WASHINGTON, DC OFFICE

1156 15th St. N.W., Ste. 1100
Washington, DC 20005
888-488-WIPP
www.wipp.org
info@wipp.org

WOMEN IN DEFENSE, HAMPTON ROADS

222 W. 21st St., Ste. F, #134
Norfolk, VA 23517
www.widghr.org
president@widghr.org

WOMEN'S PRESIDENTS' EDUCATIONAL ORGANIZATION

155 E. 55th St., Ste. 4H
New York, NY 10022
212-688-4114
www.womenpresidentsorg.com
www.wpeo.us

OTHER ASSISTANCE

Minority Business Organizations

METROPOLITAN BUSINESS LEAGUE

115 E. Marshall
Richmond, VA 26751
804 649-7473
info@thembl.com
www.thembl.com

NATIVE AMERICAN INDIAN CHAMBER OF COMMERCE OF VIRGINIA

13455 Winston Rd.
Ashland, VA 23005
804-798-2202
info@nativechamber.com

URBAN LEAGUE OF GREATER RICHMOND, INC.

1420 Hull St., Bldg. B3
Richmond, VA 23224
804-230-8791
www.urbanleaguerichmond.org

URBAN LEAGUE OF HAMPTON ROADS, INC.

3225 High St.
Portsmouth, VA 23707
757-627-0864
www.ulhr.org

VIRGINIA ASIAN CHAMBER OF COMMERCE

901 E. Main St.
Richmond, VA 23219
804-649-0204
www.aabac.org

VIRGINIA COUNCIL ON INDIANS

P.O. Box 1475
Richmond, VA 23218
804-786-0044 • 804-225-2585 Fax
vci@governor.virginia.gov
www.indians.vipnet.org

VIRGINIA DEPARTMENT OF SMALL BUSINESS AND SUPPLIER DIVERSITY VIRGINIA DEPARTMENT OF BUSINESS ASSISTANCE

1220 Bank St., 3rd Fl.
Richmond, VA 23219
804-371-8200 or 804-371-8111
www.sbsd.virginia.gov

VIRGINIA DEPARTMENT OF SMALL BUSINESS AND SUPPLIER DIVERSITY VIRGINIA DEPARTMENT OF MINORITY BUSINESS ENTERPRISE

Virginia Certification Small, Woman and Minority-Owned Business (SWAM)
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804-786-6585
www.sbsd.virginia.gov

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2348 Lakeside Dr.
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4975 Alliance Dr.
Fairfax, VA 22030
703-475-0126
By appointment only

VIRGINIA BEACH OFFICE

City of Virginia Beach Municipal Ctr., Bldg. 1
2401 Courthouse Dr., Office #320
Virginia Beach, VA 23456
757-408-2465
By appointment only

VIRGINIA OPPORTUNITY WORKFORCE DEVELOPMENT CENTER

1602 Rolling Hill Dr., Ste. 110
Richmond, VA 23229
804-662-9555 • 804-662-9570 Fax
doretha.davis@vdot.virginia.gov

PENINSULA WORKFORCE DEVELOPMENT CENTER

Thomas Nelson Community College
Hampton, VA
757-825-2937
workforce@tncc.edu

VIRGINIA HISPANIC CHAMBER OF COMMERCE

The Bank of America Bldg.
10700 Midlothian Turnpike, Ste. 200
Richmond, VA 23235
804-378-4099 • 804-379-1727 Fax
info@vahcc.com
www.vahcc.com

VIRGINIA MINORITY SUPPLIER DEVELOPMENT COUNCIL

200 S. 3rd St., 2nd Fl.
Richmond, VA 23219
804-788-6490
www.vwsdc.org or affiliate.nmsdc.org/vmsdc

YOUNG PROFESSIONALS

P.O. Box 3253
Norfolk, VA 23514
757-695-8399
www.ulhryp.org

Veteran's Business Organizations

AMERICAN LEGION DEPT OF VIRGINIA

1708 Commonwealth Dr.
Richmond, VA 23220
804-353-6606
www.valegion.org

THE AMERICAN LEGION SMALL BUSINESS TASK FORCE

1608 K St. N.W.
Washington, DC 20006
202-263-2989
www.legion.org

AMVETS

3700 Cogbill Rd.
Richmond, VA 23234
804-275-7865
www.amvets.org

DEPARTMENT OF VETERAN SERVICES

900 E. Main St.
Richmond, VA 23219
804-786-0286
www.dvs.virginia.gov/

DISABLED AMERICAN VETERANS OF VIRGINIA

P.O. Box 1064
Roanoke, VA 24005
866-706-5889
www.virginiadav.org

ELITE GOVERNMENT CONTRACTORS LEAGUE

125 Woodstream Blvd., Ste. 101
Stafford, VA 22556
www.govconleague.com

ELITE SDVOB NETWORK

3829 University Ave
San Diego, CA 92105
619-284-9922
www.elitesdvo.org

ENTREPRENEURSHIP BOOT CAMP FOR VETERANS WITH DISABILITIES

700 University Ave., Ste. 303
Syracuse, NY 13244
315-443-0141
www.whitman.syr.edu

HAMPTON ROADS VETERANS BUSINESS OUTREACH CENTER

Old Business Gateway
Old Dominion University
4111 Monarch Way, Ste. 106
Norfolk, VA 23508
757-683-5505
www.hrvboc.com

NATIONAL GULF WAR RESOURCE CENTER

2611 S.W. 17th St.
Topeka, KS 66604
866-531-7183
www.ngwrc.org

NATIONAL VETERANS LEGAL SERVICES PROGRAM

P.O. Box 5762
Washington, DC 20035
202-265-8305
www.nvlsp.org

NAVOBA

429 Mill St.
Corapolis, PA 13108
412-269-1663
www.navoba.com

ROANOKE VALLEY VETERANS COUNCIL

3128 Richard Ave.
Roanoke, VA 24012

SDVOSB COUNCIL

757-535-7608
www.sdvosb-Council.org

USAVETBIZ

800-505-1083
www.usavetbiz.org

U.S. DEPARTMENT OF VETERAN AFFAIRS

116 N. Jefferson
Roanoke, VA 24016
800-827-1000

U.S. DEPARTMENT OF VETERAN AFFAIRS

116 N. Jefferson St.
Roanoke, VA 24016
800-827-1000
www.va.gov/

VAMBOA

4410 Massachusetts Ave. N.W., #338
Washington, DC 20016
866-838-7392
www.veteransadvantage.com

VETERANS BUSINESS ASSOCIATION

1359 Lomaland, Ste. 522
El Paso, TX 79935
915-629-2052
www.veteransbusinessassociation.com

VETERAN FAST LAUNCH INITIATIVE

1175 Herndon Pkwy., Ste. 900
Herndon, VA 20170
800-634-0245
www.vetsfastlaunch.org

VETERAN'S OF MODERN WARFARE

888-445-9891
www.vmwusa.org

VETERANOWNEDBUSINESS.COM

2420 Minton Rd.
Melbourne, FL 32904
www.veteranownedbusiness.com

VETERANS SERVICE FOUNDATION

900 E. Main St.
Richmond, VA 23219
804-382-3715
www.dvs.virginia.gov/board-vsf.shtml

VETERANS' TRANSITION FORUM

202 Church St. S.E., Ste. 100
Leesburg, VA 20175
888-729-5557
http://www.veteranstransitionforum.org/

VETERANS UNITED

2101 Chapel Plaza Ct., Ste. 107
Columbia, MO 65203
800-884-5560
www.veteransunited.com

OTHER ASSISTANCE

VFW VIRGINIA

403 Lee Jackson Hwy.
Staunton, VA 24401
540-886-8112
www.vfwva.org

VIETNAM VETERANS OF AMERICA

8719 Colesville Rd., Ste. 100
Silver Springs, MD 20910
800-VVA-1316
www.vva.org

VIRGINIA NATIONAL GUARD ASSOCIATION

P.O. Box 329
Blackstone, VA 23824
804-328-0037
www.vnga2.org

VIRGINIA VALUES VETERANS VETERANS EDUCATION, TRAINING, AND EMPLOYMENT

Virginia Department of Veterans Services
900 E. Main St., 6th Fl., West Wing
Richmond, VA 23219
804-786-0597
http://www.dvsv3.com/

VIRGINIA VETERANS CARE CENTER

4550 Shenandoah Ave.
Roanoke, VA 24017
800-220-8387
www.dvs.virginia.gov/carecenter_virginia-
veterans.shtml

VIRGINIA WOUNDED WARRIOR PROGRAM

900 E. Main St., 6th Fl. W.
Richmond, VA 23219
877-285-1299
www.wearevirginiaveterans.org

Business Organizations

AFCEA

NORTHERN VIRGINIA CHAPTER AFCEA NOVA

400 N. Washington St., Ste. 300
Alexandria, VA 22314
703-752-8908
Chris Cusano, President
Chris.Cusano@ntconcepts.com
www.afceanova.org/

AFCEA TIDEWATER CHAPTER

P.O. Box 65337
Langley AFB, VA 23665-0037
757-224-5979
Kenneth Hirlinger, President
Kenneth.hirlinger@gdit.com

AMERICAN HOTEL AND LODGING ASSOCIATION

1201 New York Ave. N.W., Ste. 600
Washington, DC 20005
202-289-3100 or 202-289-3199
eiinfo@ahla.com
www.ahla.com

AMERICAN INSTITUTE OF ARCHITECTS

1735 New York Ave., N.W.
Washington, DC 20006
202-626-7300 or 800-AIA-3837
202-626-7547 Fax
infocentral@aia.org
www.aia.org

AMERICAN MARKETING ASSOCIATION

311 S. Wacker Dr., Ste. 5800
Chicago, IL 60606
800-AMA-1150 or 312-542-9000
312-542-9000 Fax
www.marketingpower.com

ASSOCIATED BUILDERS AND CONTRACTORS

VIRGINIA CHAPTER OFFICES

www.abcva.org

DULLES

2680 Trade West Dr.
Dulles, VA 20166
703-968-6205

RICHMOND

1578 A East Parham Rd.
Richmond, VA 23228
804 346-4222

HAMPTON ROADS

5505 Robin Hood Rd., Ste. D
Norfolk, VA 23513
757 855-8220

Better Business Bureaus (Virginia)

BBB SERVING CENTRAL VIRGINIA

720 Moorefield Park Dr., Ste. 300
Richmond, VA 23236
Richmond 804-648-0016
Fredericksburg 540-373-9872
Charlottesville 434-971-3707
info@richmond.bbb.org
www.richmond.bbb.org

BBB OF GREATER HAMPTON ROADS

586 Virginian Dr.
Norfolk, VA 23505
757-531-1300
info@hamptonroadsbbb.org
www.norfolk.bbb.org

BBB OF WESTERN VIRGINIA

5115 Bernard Dr., Ste. 202
Roanoke, VA 24018
540-342-3455
info@roanokebbb.org
www.vawest.bbb.org

BBB SERVING METRO WASHINGTON, DC & EASTERN PA

1411 K St. N.W., 10th Fl.
Washington, DC 20005-3404
info@mybbb.org
www.dc-easternpa.bbb.org

CARYTOWN RETAIL MERCHANTS ASSOCIATION

3126 W. Cary St., #715
Richmond, VA 23221
support@carytownrva.org
www.CarytownRVA.Org

CENTRAL VIRGINIA CHAPTER

Battelle Memorial Institute
1000 Research Park Blvd., Ste. 400
Charlottesville, VA 22911
434-951-2113
Adrian Felts, President
feltsa@battelle.org

FRANNET

10302 Brookridge Village Blvd., Ste. 201
Louisville, KY 40291
1-800-FRANNET or 800-372-6638
admin@frannet.com
www.frannet.com

FRANDATA

4300 Wilson Blvd., Ste. 480
Arlington, VA 22203
703-740-4700
www.frandata.com

HAMPTON ROADS CHAPTER

AFCEA Hampton Roads
P.O. Box 9333
Norfolk, VA 23505
757-492-8930
Teresa Duvall, President
President@afceahamptonroads.org
www.afceahamptonroads.org/

DESIGN-BUILD INSTITUTE OF AMERICA (DBIA)

1331 Pennsylvania Ave., N.W., 4th Fl.
Washington, DC 20004
202-682-0110
dbia@dbia.org

DBIA MID-ATLANTIC CHAPTER

Richard Shelton, Region President
Royce Construction Services
2650 Black Fir Ct.
Reston, VA 20191
703-996-4785
rshelton@roycecs.com
www.dbia-mar.org

DBIA HAMPTON ROADS CHAPTER

11712C Jefferson Ave., #255
Newport News, VA 23606
757-926-5368
contact@dbiahr.org
www.dbiahr.org/index.php

EXECUTIVE LEADERSHIP FORUM

4319 Stuart Ave.
Richmond, VA 23221
804-514-1805
jkelleystuartave@aol.com

GREATER RICHMOND PARTNERSHIP, INC.

901 E. Byrd St., Ste. 801
Richmond, VA 23219
804-643-3227
www.grpva.com

HENRICO BUSINESS LEADERS

P.O. Box 74428
Richmond, VA 23236
info@henricobusinessleaders.com
www.henricobusinessleaders.com

LYNCH'S LANDING

1023 Commerce St.
Lynchburg, VA 24504
434-528-3950
info@downtownlynchburg.com
www.Lynchslanding.com

NATIONAL ASSOCIATION OF CERTIFIED GOVERNMENT BUSINESS ENTERPRISES (NACGBE)

2533 Gaines Mill Dr.
Virginia Beach, VA 24506
757-651-5688
info@nacgbe.org
www.nacgbe.org

NATIONAL ASSOCIATION FOR THE SELF EMPLOYED (NASE)

National Association of Small
Disadvantaged Businesses
5520 Waters Dr.
Savannah, GA 31406
912-692-1168
www.nasdb.org

NATIONAL ASSOCIATION OF WHOLESALE-DISTRIBUTORS

1325 G. St. N.W., Ste. 1000
Washington, DC 20006
202-872-0885
www.naw.org

NATIONAL CONTRACT MANAGEMENT ASSOCIATION

21740 Beaumeade Cir., Ste. 125
Ashburn, VA 20147
571-382-0082
www.ncmahq.org

NATIONAL FEDERATION OF INDEPENDENT BUSINESSES (NFIB)

National Association of Manufacturers
National Restaurant Association
1200 17th St. N.W.
Washington, DC 20036
202-331-5900
www.restaurant.org

NATIONAL RESTAURANT ASSOCIATION

1200 17th St. N.W.
Washington, DC 20036
202-331-5900
www.restaurant.org

NATIONAL SMALL BUSINESS ASSOCIATION

1156 15th St. N.W., Ste. 1100
Washington, DC 20005
800-345-6728
www.nsbu.org

OTHER ASSISTANCE

NEW RIVER VALLEY ECONOMIC DEVELOPMENT ALLIANCE

6226 University Park Dr., Ste. 2200
Radford, VA 24141
540-267-0007
info@nrvalliance.org

QUANTICO-POTOMAC CHAPTER

c/o Smartronix, Inc.
Steve Gaudreau, President
75 Barrett Heights Rd., Ste. 105
Stafford, VA 22556
540-658-1146 ext. 312

PUBLIC RELATIONS SOCIETY OF AMERICA (PRSA)

33 Maiden Ln., 11th Fl.
New York, NY 10038
212-460-1400
chapters@prsa.org
www.prsa.org

RETAIL ALLIANCE

838 Granby St.
Norfolk, VA 23510
757-466-1600
www.retail-alliance.com

THE AMERICAN SMALL BUSINESS COALITION

1750 Tysons Blvd., Ste. 1500
McLean, VA 22102
800-422-4960 or 410-381-7378 ext. 112
info@theasbc.org
www.theasbc.org

THE RETAIL MERCHANTS ASSOCIATION

5101 Monument Ave.
Richmond, VA 23230
804-662-5500 or 866-750-2532
info@retailmerchants.com
www.retailmerchants.com

RETAIL MERCHANTS ASSOCIATION, INC.

2412 Langhorne Rd.
Lynchburg, VA 24501
434 528-1732
info@lynchburgirma.com
www.lynchburgirma.com

U.S. EXPORT ASSISTANCE CENTER

Territory: Maryland, District of Columbia, Virginia, West Virginia, Delaware
William Houck
Northern Virginia Export Assistance Center
Regional Manager, Export Solutions Group
2800 S. Randolph St., Ste. 800
Arlington, VA 22206
202-557-4063
william.houck@sba.gov

Small Business Incubators

The Virginia Business Incubation Association (VBIA) promotes, encourages, and supports the successful establishment and operation of small business incubation programs to stimulate economic development activity in Virginia through the creation of new jobs, new investment and new business formation. For more information about the VBIA go to www.vbia.org

For a complete list of incubator sites visit www.dba.state.va.us/smddev/sbincubator.asp#VAMap

SMALL BUSINESS & ENTREPRENEURSHIP COUNCIL

2944 Hunter Mills Rd., Ste. 204
Oakton, VA 22124
703-242-5840
www.sbecouncil.org

THE VENTURE FORUM

12741 Foxstone Rd.
Midlothian, VA 23113
804-840-6600
www.richmondventureforum.com

VIRGINIA ASSOCIATION OF REALTORS

10231 Telegraph Rd.
Glen Allen, VA 23059
804-264-5033
www.varealtor.com
members@varealtor.com

VIRGINIA BANKERS ASSOCIATION

4490 Cox Rd.
Glen Allen, VA 23060
804-643-7469
www.vabankers.org

VIRGINIA BIOTECHNOLOGY ASSOCIATION

800 E. Leigh St., Ste. 14
Richmond, VA 23219
804-643-6360
questions@vabio.org

VIRGINIA COUNCIL OF CEOs

1700 Bayberry Ct., Ste. 201
Richmond, VA 23226
804-360-2644
info@vaceos.org
www.vaceos.org

VIRGINIA DOWNTOWN DEVELOPMENT ASSOCIATION

P.O. Box 71326
Richmond, VA 23255
804-754-4120
admin@downtownvirginia.org
www.downtownvirginia.org/

VIRGINIA HOSPITALITY & TRAVEL ASSOCIATION

Virginia Restaurant Association
Virginia Hotel Lodging Association
Virginia Travel Association
Virginia Hospitality Supplier Association
2101 Libbie Ave.
Richmond, VA 23230
800-552-2225 or 804-288-3065
Katrina@vhta.org
www.vhta.org

VIRGINIA INNOVATORS NETWORK

P.O. Box 2304
Glen Allen, VA 23058
www.vainnovators.org

VIRGINIA MANUFACTURERS ASSOCIATION

2108 W. Laburnum Ave., Ste. 100F
Richmond, VA 23227
804-643-7489
www.vamanufacturers.com

VIRGINIA PRESS ASSOCIATION

11529 Nuckols Rd.
Glen Allen, VA 23059
804-521-7570
www.vpa.net

VIRGINIA RETAIL FEDERATION

5101 Monument Ave.
Richmond, VA 23230
804 662-5500
www.virginiaretailfederation.com

VIRGINIA RETAIL MERCHANTS ASSOCIATION

701 E. Franklin St., Ste. 809
Richmond, VA 23219
804 649-0789
800-232-VRMA (8762)
vrma@virginiaretail.org
www.virginiaretail.org

VIRGINIA TOURISM CORPORATION

901 E. Byrd St.
Richmond, VA 23219
804-545-5500
www.vatc.org

Government Resources

ECONOMIC DEVELOPMENT ADMINISTRATION (EDA)

www.eda.gov

GENEDGE (MANUFACTURING EXTENSION PARTNERSHIP)

720 Moorefield Park Dr., Ste. 100
Richmond, VA 23236
804-323-2226

32 Bridge St., Ste. 200
Martinsville, VA 24112
276-666-8890 ext. 222

1000 E. Maint St.
Wytheville, VA 24382
276-223-4889

4111 Monarch Way, Ste. 106
Norfolk, VA 23508
757-683-4249
www.genedge.org

IRS SMALL BUSINESS AND SELF-EMPLOYED TAX CENTER

www.irs.gov/businesses-small-businesses-&-self-employed

U.S. ENVIRONMENTAL PROTECTION AGENCY (EPA)

Business Assistance Center
1650 Arch St.
Philadelphia, PA 19103
800-228-8711
www.epa.gov/region03/sbac

USDA RURAL DEVELOPMENT

1606 Santa Rosa Rd., Ste. 238
Richmond, VA 23229
804-287-1552
www.rurdev.usda.gov/va

U.S. DEPARTMENT OF COMMERCE

U.S. Commercial Service
804-771-2246
www.export.gov/Virginia

U.S. HOUSING & URBAN DEVELOPMENT (HUD)

Richmond Field Office
600 E. Broad St., 3rd Fl.
Richmond, VA 23219
804-771-2100
www.hud.gov

VIRGINIA DEPARTMENT OF LABOR AND INDUSTRY

Powers-Taylor Bldg.
13 S. Thirteenth St.
Richmond, VA 23219-4101
804-371-2327
www.doli.virginia.gov

VIRGINIA DEPARTMENT OF OCCUPATIONAL & PROFESSIONAL REGULATION

9960 Maryland Dr., Ste. 102
Richmond, VA 23233-1485
804-367-8500
www.dpor.virginia.gov

VIRGINIA DEPARTMENT OF TAXATION

1957 Westmoreland St.
Richmond, VA 23230
804-367-8037
www.tax.virginia.gov

VIRGINIA DEPARTMENT OF TRANSPORTATION

Business Opportunity & Workforce
Development Center
1602 Rolling Hills Dr., Ste. 110
Richmond, VA 23229
Doretha Davis or Kara Stafford
804-662-9555
bowdcenter@vdot.virginia.gov

VIRGINIA ECONOMIC DEVELOPMENT PARTNERSHIP

901 E. Byrd St.
Richmond, VA 23218
804-545-5600
www.yesvirginia.org

VIRGINIA EMPLOYMENT COMMISSION

www.vec.virginia.gov

VIRGINIA ENTERPRISE INITIATIVE (VEI)

The Virginia Enterprise Initiative provides an opportunity for underserved entrepreneurs to start and expand businesses through increased access to micro-business training and credit. The VEI provides grants and technical assistance to regional and local micro-enterprise development organizations (MDOs) that specialize in assisting non-traditional entrepreneurs. This assistance

OTHER ASSISTANCE

includes pre-concept counseling, business plan development, credit repair and counseling, credit access and continuing technical assistance. To deliver these services, the MDOs also partner with banks, area businesses, educational institutions, each other and/or other private and public entities within the community. These organizations provide a service that often is not otherwise available and are designed to support the entrepreneur, even after accessing capital. VEI seeks to engage MDOs that provide innovative processes to attract and assist micro-entrepreneurs. VEI does not provide direct grant assistance to entrepreneurs. For more information contact:

VIRGINIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Main Street Centre
600 E. Main St., Ste. 300
Richmond, VA 23219
804-371-7000
www.dhcd.virginia.gov/index.php/business-va-assistance

VIRGINIA MAIN STREET PROGRAM

Department of Housing and Community Development
600 E. Main St., Ste. 300
Richmond, VA 23219
804-771-7000
mainstreet@dhcd.virginia.gov
www.dhcd.virginia.gov/mainstreet

The DHCD works across the commonwealth to support and promote healthy, vibrant and sustaining downtowns and business districts. The Virginia Main Street (VMS) program within DHCD is an economic and community development program that offers a range of services and assistance to meet the many needs of communities interested in revitalization. While the program was designed to address the need for revitalization and on-going management of smaller to mid-sized downtowns, aspects of the Main Street approach may be applied successfully in other commercial settings. Since 1985, the (VMS) program has been helping localities revitalize the economic vitality of downtown commercial districts using the National Main Street Center's successful Main Street Approach™. Main Street is a comprehensive approach to revitalization built around a community's unique heritage and attributes. Using local resources and initiatives, Main Street helps communities develop their own strategies to stimulate long term economic growth and pride in the traditional community center downtown.

ABINGDON

Susan Howard
Executive Director
Advance Abingdon
208 W. Main St./PO Box 1231
Abingdon, VA 24212
276-698-5667 • 276-676-3076 Fax
advance@abingdon-va.gov
www.abingdon.com

ALTAVISTA

Herb Miller, Interim Executive Director
Altavista On Track
510 7th St./P.O. Box 283
Altavista, VA 24517
434-944-5530 • 434-309-2699 Fax
AltavistaOnTrack@embarqmail.com
www.altavistaontrack.com

BEDFORD

Sue Montgomery, Executive Director
Bedford Main Street, Inc.
P.O. Box 405
Bedford, VA 24523
540-586-2148 • 540-586-5775 Fax
contact@centertownbedford.com

BERRYVILLE

Susan Goldizen, Executive Director
Berryville Main Street
23 E. Main St./P.O. Box 372
Berryville, VA 22611
540-955-4001 • 540-955-0909 Fax
info@berryvillemainstreet.org
www.berryvillemainstreet.org

BLACKSTONE

Lafayette Dickens, Executive Director
Downtown Blackstone Inc.
107 W. Broad St.
Blackstone, VA 23824
434-292-3041
manager@downtownblackstone.org
www.downtownblackstone.org

BRISTOL

Christina Blevins, Executive Director
Believe in Bristol
6 Sixth St., Ste. 351
Bristol, TN 37620
423-573-2200
cblevins@believeinbristol.org
www.believeinbristol.org

CULPEPER

Jessica Brewer, Interim Executive Director
Culpeper Renaissance, Inc.
127 W. Davis St.
Culpeper, VA 22701
540-825-4416 • 540-825-7014 Fax
crinfo@culpeperdowntown.com
www.culpeperdowntown.com

FARMVILLE

Jimmy Johnson, Chairman
Cindy Morris, Town Planner
Downtown Farmville, Inc.
301 N. Main St.
Farmville, VA 23901
Jimmy: 434-395-1089
downtownfarmville@embarqmail.com
Cindy: 434-392-8465
cmorris@farmvilleva.com
www.farmvilleva.com

FRANKLIN

Dan Howe, Executive Director
Downtown Franklin Association
120 S. Main St./P.O. Box 355
Franklin, VA 23851
757-562-6900 • 757-562-5666 Fax
downtownfranklin@beldar.com
www.downtownfranklinva.org

HARRISONBURG

Eddie Bumbaugh, Executive Director
Harrisonburg Downtown Renaissance
212 S. Main St.
Harrisonburg, VA 22801
540-432-8922 • 540-437-0631 Fax
ebumbaugh@harrisonburgva.gov
www.downtownharrisonburg.org

HOPEWELL

Evan Kaufman, Interim Director
Christina J. Luman-Bailey, Mayor
Hopewell Downtown Partnership
206 Appomattox St.
Hopewell, VA 23860
Evan: 818-438-5659
kaufmaneb@gmail.com
Christina: 804-691-4522
clumanbailey@gmail.com
www.downtownhopewellva.net

LURAY

Liz Lewis, Executive Director
Luray Downtown Initiative, Inc.
47 W. Main St., Ste. A
Luray, VA 22835
540-743-7700 • 540-743-1486 Fax
luraydowntown@embarqmail.com
www.luraydowntown.com

LYNCHBURG

Anna Bentson, Executive Director
Lynch's Landing Foundation
1023 Commerce St.
Lynchburg, VA 24504
434-528-3950 • 434-528-3169 Fax
anna@downtownlynchburg.com
www.downtownlynchburg.com

MANASSAS

Debbie Haight, Executive Director
Historic Manassas, Inc.
9366 Main St.
Manassas, VA 20110
703-361-6599 • 703-361-6942 Fax
debbie@historicmanassasinc.org
www.visitmanassas.org

MARION

Ken Heath, Executive Director
Marion Downtown Revit. Assoc.
P.O. Box 915
Marion, VA 24354
276-783-4190 • 276-783-8413 Fax
kheath@marionva.org
www.mariondowntown.org

MARTINSVILLE

Laura Bowles, Executive Director
Martinsville Uptown Revit. Assoc.
217 E. Church St./P.O. Box 614
Martinsville, VA 24114
276-632-5688 • 276-632-6410 Fax
Laura@martinsvilleuptown.net
www.martinsvilleuptown.net

ORANGE

Jeff Curtis, Executive Director
Orange Downtown Alliance, Inc.
130 W. Main St./P.O. Box 283
Orange, VA 22960
540-672-2540 • 540-672-1317 Fax
director@orangedowntownalliance.org
www.orangedowntownalliance.org

RADFORD

Becky Haupt, Executive Director
Main Street Radford, Inc.
107 Third Ave.
Radford, VA 24141
540-731-3656 • 540-639-2228 Fax
info@mainstreetradford.org
www.mainstreetradford.org

ROCKY MOUNT

Whitney Harmon, Executive Director
Community Partnership for the
Revitalization of Rocky Mount
52 Franklin St., Ste. 1
Rocky Mount, VA 24151
540-484-3834 or 540-489-3825
director@historicrockymount.com
www.historicrockymount.com

ST. PAUL

Lou Wallace, Chairman
St. Paul Tomorrow
P.O. Box 1094
St. Paul, VA 24283
276-762-5215 or 276-608-0642 (Cell)
bisteale@verizon.net
www.stpaulva.org

SOUTH BOSTON

Tamyra Vest, Executive Director
Destination Downtown S. Boston
432 Main St.
South Boston, VA 24592
434-575-4209 • 434-575-4275 Fax
info@downtownsobo.com
www.downtownsobo.com

STAUNTON

Julie Markowitz, Executive Director
Staunton Downtown Devel. Assoc.
110 West Johnson St., Ste. 225
Staunton, VA 24401
540-332-3867 • 540-851-4018 Fax
sdda_director@ci.staunton.va.us
www.stauntondowntown.org

WARRENTON

Jennifer Heyns, Executive Director
The Partnership for Warrenton
Foundation
7 Hotel St./P.O. Box 3528
Warrenton, VA 20186
540-349-8606 • 540-349-9299 Fax
jennifer@partnershipforwarrenton.org
www.partnershipforwarrenton.org

OTHER ASSISTANCE

WAYNESBORO

Kimberly Watters, Executive Director
Waynesboro Downtown Dev., Inc.
301 W. Main St.
Waynesboro, VA 22980
540-942-6705 • 540-942-6755 Fax
wdddirector@ci.waynesboro.va.us
www.waynesborodowntown.org

WINCHESTER

Karen Helm, Executive Director
Old Town Development Board
15 N. Cameron St.
Winchester, VA 22601
540-722-7576 • 540-722-3618 Fax
khelm@ci.winchester.va.us
www.oldtownwinchesterva.com

VEZ is a partnership between state and local government that encourages job creation and private investment. VEZ accomplishes this by designating Enterprise Zones throughout the state and providing two grant-based incentives, the Job Creation Grant (JCG) and the Real Property Investment Grant (RPIG), to qualified investors and job creators within those zones, while the locality provides local incentives.

For more information contact:

VIRGINIA WORKFORCE CONNECTION SERVICES FOR EMPLOYERS

www.vawc.virginia.gov

VIRGINIA WORKFORCE CONNECTION LABOR MARKET INFORMATION (LMI) HOME

www.VirginiaLMI.com

VIRGINIA OPPORTUNITY WORKFORCE DEVELOPMENT CENTER

1602 Rolling Hill Dr., Ste. 110
Richmond, VA 23229
804-662-9555
Deborah Wood, Administrative Assistant

PENINSULA WORKFORCE DEVELOPMENT CENTER

Thomas Nelson Community College
Hampton, VA 23666
757-825-2937
workforce@tncc.edu

County Economic Development Resources

ACCOMACK COUNTY

EASTERN SHORE ECONOMIC DEVELOPMENT COMMISSION

P.O. box 686
Accomack, VA 23301
757-787-5726
rmorrison@economicdevelopmentaccomack.com
www.economicdevelopmentaccomack.com

ALBEMARLE COUNTY

ALBEMARLE COUNTY ECONOMIC DEVELOPMENT

401 McIntire Rd.
Charlottesville, VA 22902
434-296-5841
Sstimart@albemarle.org
http://www.albemarle.org/

ALLEGHANY COUNTY

ALLEGHANY-HIGHLANDS DEVELOPMENT CORP.

1000 Dabney Dr., Ste. 510
Clifton Forge, VA 23422
540-862-0936
Info@ahedc.com
www.ahedc.com

AMELIA COUNTY

AMELIA COUNTY INDUSTRIAL DEVELOPMENT AUTHORITY C/O ADMINISTRATIVE OFFICE

16360 Dunn St., Ste. 101
Amelia, VA 23002
804-561-3039
taylor.harvie@ameliacova.com
www.ameliacova.com

AMHERST COUNTY

AMHERST COUNTY ECONOMIC DEVELOPMENT

114 Lexington Tpke.
Amherst VA 24521
www.countyofamherst.com

APPOMATTOX COUNTY

APPOMATTOX COUNTY ECONOMIC DEVELOPMENT

153-A Morton Ln.
Appomattox VA 24522
434-352-2637
jeff.taylor@appomattoxcountyva.gov
http://www.appomattoxcountyva.gov/

ARLINGTON COUNTY

ARLINGTON COUNTY ECONOMIC DEVELOPMENT

1100 N. Glebe Rd., Ste. 1500
Arlington, VA 22201
http://www.arlingtonva.us/

AUGUSTA COUNTY

AUGUSTA COUNTY COMMUNITY DEVELOPMENT

18 Government Center Ln.
Verona, VA 24482
540-245-5613
aglover@co.augusta.va.us
www.co.augusta.va.us

BATH COUNTY

BATH COUNTY ECONOMIC DEVELOPMENT

P.O. Box 13
Warm Springs, VA 24484
540-839-7202
tourbath@bathcountyva.org
www.bathcountyva.org

BEDFORD COUNTY

BEDFORD COUNTY ECONOMIC DEVELOPMENT

122 E. Main St., Ste. 202
Bedford VA 24523
540-587-5670
Tblido@bedfordcountyva.gov
www.bedfordeconomicdevelopment.com

BLAND COUNTY

BLAND COUNTY ECONOMIC DEVELOPMENT

P.O. Box 125
Bland, VA 24315
276-688-4622
www.bland.org/

BOTETOURT COUNTY

BOTETOURT COUNTY ECONOMIC DEVELOPMENT

5 W. Main St., Ste. 200
Fincastle, VA 24090
540-473-8301
jbrenchick@botetourt.org
co.botetourt.va.us/economicdevelopment/index.php

BRUNSWICK COUNTY

BRUNSWICK COUNTY ECONOMIC DEVELOPMENT

116 W. Hicks St.
Lawrenceville, VA 24202
434-848-0248
jvmoore@bcida.org
www.bcida.org

BUCHANAN COUNTY

BUCHANAN COUNTY ECONOMIC DEVELOPMENT

P.O. Box 1072
Grundy, VA 24614
276-935-4003
rchorn@vzavenue.net
www.buchanancountyida.org

BUCKINGHAM COUNTY

BUCKINGHAM COUNTY ZONING OFFICE

13360 W. James Anderson Hwy.
Buckingham, VA 23921
434-969-4242
www.buckinghamcountyva.org

CAMPBELL COUNTY

CAMPBELL COUNTY ECONOMIC DEVELOPMENT

47 Courthouse Ln.
Rustburg, VA 24588
434-592-9595
Econdev@campbellcountyva.gov
www.campbellvirginia.com

CAROLINE COUNTY

CAROLINE COUNTY ECONOMIC DEVELOPMENT

23724 Rogers Clark Blvd.
Ruther Glen, VA 22546
804-633-4074
gwilson@co.caroline.va.us
www.visitcaroline.com/economic.html

CARROLL COUNTY

CARROLL COUNTY ECONOMIC DEVELOPMENT

Crossroads Institute
1117 E. Stuart Dr.
Galax, VA 24333
276-236-0391
infohelp@carrollcountyva.gov
http://carrollcountyva.org

CHARLES CITY COUNTY

CHARLES CITY COUNTY ECONOMIC DEVELOPMENT

P.O. Box 66
Charles City, VA 23030
804-652-4707
mrowe@co.charles-city.va.us
www.co.charles-city.va.us

CHARLOTTE COUNTY

CHARLOTTE COUNTY ECONOMIC DEVELOPMENT

250 Lagrande Ave., Ste. A
Charlotte Courthouse, VA 23923
434-542-5117
sadams@charlotteva.com
http://www.charlotteva.us/

CHESTERFIELD COUNTY

CHESTERFIELD COUNTY ECONOMIC DEVELOPMENT

9401 Courthouse Rd., Ste. B
Chesterfield, VA 23832
804-318-8550
Info@chesterfieldbusiness.com
www.chesterfieldbusiness.com

CLARKE COUNTY

CLARKE COUNTY ECONOMIC DEVELOPMENT

101 Chalmers Ct., Ste. B
Berryville, VA 22611
540-955-5100
jrussell@clarkecounty.gov
www.co.clarke.va.us

CRAIG COUNTY

CRAIG COUNTY ADMINISTRATION

P.O. Box 308
New Castle, VA 24127
540-864-5010
http://craigcountyva.gov/

CULPEPER COUNTY

CULPEPER COUNTY ECONOMIC DEVELOPMENT

101 Duke St., Ste. 116
Culpeper, VA 22701
540-727-3410
csachs@culpepercounty.gov
www.culpeperusa.com

CUMBERLAND COUNTY

CUMBERLAND COUNTY ECONOMIC DEVELOPMENT

1 Courthouse Cir.
Cumberland, VA 23040
804-492-9175
ida@cumberlandcounty.virginia.gov
http://www.cumberlandcounty.virginia.gov/

DICKENSON COUNTY

DICKENSON COUNTY ECONOMIC DEVELOPMENT

818 Happy Valley Dr., Ste. 121
Clintwood, VA 24228
276-926-1699
charlotte.mullins@ida.dwin.org
http://dickensonva.org/

OTHER ASSISTANCE

DINWIDDIE COUNTY

DINWIDDIE COUNTY

ECONOMIC DEVELOPMENT

14016 Baydton Plank Rd.
Dinwiddie, VA 23841
804-265-1226
tcollins@dinwiddieva.us
www.accessdinwiddie.com

ESSEX COUNTY

ESSEX COUNTY

ECONOMIC DEVELOPMENT

202 S. Church Ln.
Tappahannock, VA 22560
804-443-4331
info@essex-virginia.org
www.essex-virginia.org

FAIRFAX COUNTY

FAIRFAX COUNTY ECONOMIC DEVELOPMENT

8300 Coone Blvd., Ste. 450
Tysons Corner, VA 22182
703-790-0600
info@fceda.org
http://www.fairfaxcountya.org/

FAUQUIER COUNTY

FAUQUIER COUNTY

ECONOMIC DEVELOPMENT

35 Culpeper St.
Warrenton, VA 20186
540-422-8270
miles.friedman@fauquiercounty.gov
www.fauquierbusiness.com

FLUVANNA COUNTY

FLUVANNA COUNTY

ECONOMIC DEVELOPMENT

132 Main St.
Palmyra, VA 22963
434-591-1910
rpopowicz@fluvannacounty.org
www.co.fluvanna.va.us

FLOYD COUNTY

FLOYD COUNTY ECONOMIC DEVELOPMENT AUTHORITY

c/o Floyd County Administrator
120 West Oxford St./P.O. Box 218
Floyd, VA 24091
540-745-9300
info@floydcova.org
http://floydcova.org/

FRANKLIN COUNTY

FRANKLIN COUNTY

ECONOMIC DEVELOPMENT

1255 Franklin St., Ste. 112
Rocky Mount, VA 24151
540-483-3030
michaelburnette@franklincountyva.org
www.yesfranklincountyva.org

FREDERICK COUNTY

FREDERICK COUNTY

ECONOMIC DEVELOPMENT

45 E. Boscawen St.
Winchester, VA 22601
540-665-0973
pbarker@winva.com
http://winva.com/

GILES COUNTY

COUNTY OF GILES - INDUSTRIAL DEVELOPMENT AUTHORITY

315 N. Main St.
Pearisburg, VA 24134
540-921-4368
cmcklarney@gilescounty.org
http://www.gilescounty.org/

GLOUCESTER COUNTY

GLOUCESTER COUNTY

ECONOMIC DEVELOPMENT

6489 Main St.
Gloucester, VA 23061
804-693-1415
dmeredit@gloucesterva.info
www.gloucesterva.info/EconomicDevelopment

GREENE COUNTY

GREENE COUNTY

ECONOMIC DEVELOPMENT

8315 Seminole Tr., Ste. 2
Ruckersville VA 22968
434-985-6663
eda@gatewaytocharlottesville.com
http://www.exploregreene.com/

GREENSVILLE COUNTY

GREENSVILLE COUNTY

ECONOMIC DEVELOPMENT

1781 Greenville County Cir.
Emporia, VA 23847
434-348-4205
nslate@greenvillecountyva.gov
http://www.greenvillecountyva.gov/

GOOCHLAND COUNTY

GOOCHLAND COUNTY

ECONOMIC DEVELOPMENT

1800 Sandy Hook Rd./P.O.Box 103
Goochland, VA 23063
804-556-5862
mryan@co.goochland.va.us
http://www.co.goochland.va.us/

GRAYSON COUNTY

GRAYSON COUNTY

ECONOMIC DEVELOPMENT

1117 E. Stuart Dr.
Galax, VA 24333
276-236-0391
info@brceda.org
www.brceda.org

HALIFAX COUNTY

HALIFAX ECONOMIC DEVELOPMENT & THE INDUSTRIAL DEVELOPMENT AUTHORITY

1100 Confroy Dr., Ste. 1
South Boston, VA 24592
434-572-1734
info@halifaxvirginia.com
http://www.halifaxvirginia.com/

HANOVER COUNTY

HANOVER COUNTY

ECONOMIC DEVELOPMENT

8200 Center Path Ln., Ste. E
Mechanicsville, VA 23116
804-365-6464
econddev@hanovervirginia.com
http://www.hanovercounty.gov/Economic-Development/865/

HENRICO COUNTY

HENRICO COUNTY

ECONOMIC DEVELOPMENT

4300 E. Parham Rd.
Richmond, VA 23228
804-501-7654
gary@henrico.com
www.henrico.com

HENRY COUNTY

MARTINSVILLE HENRY

COUNTY ECONOMIC DEVELOPMENT

191 Fayette St., Third Fl.
Martinsville, VA 24112
276-403-5940
mheath@yesmartinsville.com
www.yesmartinsville.com

HIGHLAND COUNTY

HIGHLAND COUNTY

COUNTY OFFICES

Main St.
Monterey, VA
540-468-2347
hcbboard@htcnet.org
http://www.highlandcova.org/

ISLE OF WIGHT COUNTY

ISLE OF WIGHT

COUNTY ECONOMIC DEVELOPMENT

17146 Monument Cir.
Isle of Wight, VA 23397
757-365-1962
iwced@iwus.net
www.insidetheisle.com

JAMES CITY COUNTY

JAMES CITY COUNTY ECONOMIC DEVELOPMENT

101-D Mounts Bay Rd./P.O. Box 8784
Williamsburg, VA 23187
757-253-6607
laura.messer@jamescitycountyva.gov
www.yesjamescitycountyva.com

KING & QUEEN COUNTY

KING & QUEEN COUNTY

ECONOMIC DEVELOPMENT

P.O. Box 177
King & Queen C.H., VA 23085
804-785-5975
emiller@kingandqueenco.net
www.kingandqueenco.net

KING GEORGE COUNTY

KING GEORGE

COUNTY ECONOMIC DEVELOPMENT

10459 Courthouse Dr., Ste. 200
King George, VA 22485
540-775-8524
lthomas@co.kinggeorge.state.va.us
http://www.yeskinggeorge.com/

KING WILLIAM COUNTY

KING WILLIAM COUNTY

ECONOMIC DEVELOPMENT

180 Horse Landing Rd.
King William, VA 23086
804-769-4927
countyadmin@kingwilliamcounty.us
http://kingwilliamcounty.us/economic-development/

LANCASTER COUNTY

LANCASTER COUNTY

ECONOMIC DEVELOPMENT

8311 Mary Ball Rd., Ste. 105
Lancaster, VA 22503
804-462-5129
www.lancova.com

LEE COUNTY

LEE COUNTY

ECONOMIC DEVELOPMENT

33640 Main St., Ste. 206
Jonesville, VA 22563
276-346-7766
absolutelee@leecountyida.com
www.leecountyida.com/

LOUDON COUNTY

LOUDON COUNTY

ECONOMIC DEVELOPMENT

1 Harrison St. S.E., 5th Fl., Mailstop #62
Leesburg, VA 20175
703-777-0426
ded@loudon.gov
http://www.loudon.gov/

LOUISA COUNTY

LOUISA COUNTY

ECONOMIC DEVELOPMENT

1 Woolfolk Ave.
Louisa, VA 23093
540-967-4581
Awade@louisa.org
www.yeslouisa.com

LUNENBURG COUNTY

LUNENBURG COUNTY

ECONOMIC DEVELOPMENT

11413 Courthouse Rd.
Lunenburg, VA 23952
434-696-2546
bphawthorne@lunenburgva.net
www.lunenburgva.net

MADISON COUNTY

MADISON COUNTY

ECONOMIC DEVELOPMENT

302 Thrift Rd./P.O. Box 705
Madison, VA 22727
540-948-7500 ext. 100
ehoch@madisonco.virginia.gov
http://www.madisonco.virginia.gov/

MATHEWS COUNTY

MATHEWS COUNTY

ECONOMIC DEVELOPMENT

10622 Buckley Hall Rd.
Mathews, VA 23109
804-725-7168
lhall@co.mathews.va.us
http://www.co.mathews.va.us/

MECKLENBURG COUNTY

MECKLENBURG

COUNTY ECONOMIC DEVELOPMENT

350 Washington St.
Boydton, VA 23917
434-738-6388
angie.kellet@mecklenburgva.com
http://www.investinmeckva.com/home.aspx

OTHER ASSISTANCE

MIDDLESEX COUNTY
MIDDLESEX COUNTY
ECONOMIC DEVELOPMENT
 Middlesex Woodward Bldg.
 877 General Puller Hwy.
 Saluda, VA 23149
 804-758-4330
http://www.co.middlesex.va.us/index_new.html

MONTGOMERY COUNTY
MONTGOMERY COUNTY
ECONOMIC DEVELOPMENT
 755 Roanoke St., Ste. 2H
 Christiansburg, VA 24073
 540-382-5732
hamiltonbt@montgomerycountyva.gov
www.yesmontgomeryva.org

NELSON COUNTY
NELSON COUNTY
ECONOMIC DEVELOPMENT
 8519 Thomas Nelson Hwy.
 Lovington, VA 22940
 434-263-7015
makelley@nelsoncounty.org
<http://www.nelsoncounty-va.gov/>

NEW KENT COUNTY
NEW KENT COUNTY
ECONOMIC DEVELOPMENT
 7324 Vineyards Pkwy.
 New Kent County, VA 23124
 804-966-9629
rahathaway@co.newkent.state.va.us
www.yesnewkent.com

NOTTOWAY COUNTY
NOTTOWAY COUNTY ECONOMIC
DEVELOPMENT COMMITTEE
 344 West Courthouse Rd./P.O. Box 92
 Nottoway, VA 23955
 434-645-9197
nottoway@nottoway.org
<http://www.nottoway.org/>

NORTHAMPTON COUNTY
NORTHAMPTON COUNTY
ECONOMIC DEVELOPMENT
 16404 Courthouse Rd.
 Eastville, VA 23347
 757-678-0440 then press #6
economicdev@co.northampton.va.us
<http://www.co.northampton.va.us/>

NORTHUMBERLAND COUNTY
NORTHUMBERLAND COUNTY
ECONOMIC DEVELOPMENT
 P.O. Box 53
 Reedville, VA 22539
 804-453-3156
rpsecdev@kaballero.com
www.co.northumberland.va.us

ORANGE COUNTY
ORANGE COUNTY
ECONOMIC DEVELOPMENT
 112 W. Main St.
 Orange, VA 22960
 540-672-1238
bdavid@orangecountyva.gov
<http://www.thinkorangeva.com/>

PAGE COUNTY
PAGE COUNTY
ECONOMIC DEVELOPMENT
 103 S. Court St., Ste. F
 Luray, VA 22835
 540-743-1216
slillard@pagecounty.virginia.gov
<http://www.pagecounty.virginia.gov/>

PATRICK COUNTY
PATRICK COUNTY
ECONOMIC DEVELOPMENT
 106 Rucker St.
 Stuart VA 24171
 276-694-8367
trose@co.patrick.va.us
www.co.patrick.va.us

PITTSYLVANIA COUNTY
PITTSYLVANIA COUNTY
ECONOMIC DEVELOPMENT
 1 Center St.
 Chatham, VA 24531
 434-432-7700
<http://pittgov.org/>

POWHATAN COUNTY
POWHATAN COUNTY
ECONOMIC DEVELOPMENT
 3834 Old Buckingham Rd.
 Powhatan, VA 23139
 804-598-5605
maltman@powhatanva.gov
<http://www.powhatanva.gov/>

PRINCE EDWARD COUNTY
PRINCE EDWARD COUNTY
ECONOMIC DEVELOPMENT
 121 E. 3rd St.
 Farmville, VA 23901
 434-392-1482
scarney@co.prince-edward.va.us
www.co.prince-edward.va.us

PRINCE GEORGE COUNTY
PRINCE GEORGE COUNTY
ECONOMIC DEVELOPMENT
 6602 Courts Dr., 3rd Fl.
 Prince George, VA 23875
 804-722-8612
econdev@princegeorgeva.org
www.princegeorgeva.org

PRINCE WILLIAM COUNTY
PRINCE WILLIAM COUNTY
ECONOMIC DEVELOPMENT
 13575 Heathcote Blvd., Ste. 240
 Gainesville, VA 20155
 703-792-5500
econdev@pwcgov.org
www.pwcecondev.org

PULASKI COUNTY
PULASKI COUNTY
ECONOMIC DEVELOPMENT
 Pulaski County Administration
 143 3rd St. N.W., Ste. 1
 Pulaski VA 24301
 540-980-7705
www.pulaskicounty.org

RAPPAHANNOCK COUNTY
RAPPAHANNOCK COUNTY
ECONOMIC DEVELOPMENT
 290 Gay St./P.O. Box 519
 Washington, VA 22747
 540-675-5330
jwmccarthy@rappahannockcountyva.gov
<http://www.rappahannockcountyva.gov/>

RICHMOND COUNTY
RICHMOND COUNTY
ECONOMIC DEVELOPMENT
 101 Court Cir.
 Warsaw, VA 22572
 804-333-3415
rmquicke@co.richmond.va.us
www.co.richmond.va.us

ROANOKE COUNTY
ROANOKE COUNTY
ECONOMIC DEVELOPMENT
 5204 Bernard Dr., Rm. 421
 Roanoke VA 24018
 540-772-2124
jloope@roanokecountyva.gov
www.yesroanoke.com

ROCKINGHAM COUNTY
ROCKINGHAM COUNTY
ECONOMIC DEVELOPMENT
 20 E. Gay St.
 Harrisonburg, VA 22802
 540-574-1896
mbridges@rockinghamcountyva.gov
<http://www.yesrockingham.com/>

ROCKBRIDGE COUNTY
ROCKBRIDGE COUNTY
ECONOMIC DEVELOPMENT
 County Administration Bldg.
 150 S. Main St.
 Lexington, VA 24450
 540-463-4361
sam_crickenberger@co.rockbridge.va.us
<http://www.co.rockbridge.va.us/>

RUSSELL COUNTY
RUSSELL COUNTY
ECONOMIC DEVELOPMENT
 P.O. Box 1150
 Honaker, VA 24260
 276-971-0173
info@russellcountyyida.org
<http://russellcountyyida.org/>

SCOTT COUNTY
SCOTT COUNTY ECONOMIC
DEVELOPMENT
 180 W. Jackson St.
 Gate City, VA 24251
 276-386-2525
jkilgore@scottcountyva.com
<http://www.scottcountyva.org/>

SHENANDOAH COUNTY
SHENANDOAH COUNTY
ECONOMIC DEVELOPMENT
 600 N. Main St., Ste. 107
 Woodstock, VA 22664
 540-459-6190
bdavis@shenandoahcountyva.us
www.shenandoah-ed.org

SMYTH COUNTY
SMYTH COUNTY
ECONOMIC DEVELOPMENT
 121 Bagley Cir., Ste. 108
 Marion, VA 24354
 276-783-3298
lhether@smythcounty.org
www.smythcounty.org

SOUTHAMPTON COUNTY
SOUTHAMPTON COUNTY
ECONOMIC DEVELOPMENT
 601 N. Mechanic St., Ste. 300
 Franklin, VA 23851
 757-562-1958
info@franklinsouthamptonva.com
www.franklinsouthamptonva.com

SPOTSYLVANIA COUNTY
SPOTSYLVANIA COUNTY
ECONOMIC DEVELOPMENT
 9019 Old Battlefield Blvd., Ste. 310
 Spotsylvania, VA 22553
 540-507-7210
trumora@spotsylvania.va.us
<http://www.spotsylvaniaveda.com/>

STAFFORD COUNTY
STAFFORD COUNTY
ECONOMIC DEVELOPMENT
 1300 Courthouse Rd.
 Stafford, VA 22555
 540-658-8681
econdev@staffordcountyva.gov
www.co.stafford.va.us

SURRY COUNTY
SURRY COUNTY
ECONOMIC DEVELOPMENT
 45 School St./P.O. Box 65
 Surry, VA 23883
 757-294-5271
<http://www.surrycountyva.gov/>

SUSSEX COUNTY
SUSSEX COUNTY
ECONOMIC DEVELOPMENT
 15080 Courthouse Rd.
 Sussex, VA 23884
 434-246-1000
<http://www.sussexcountyva.gov/>

TAZEWELL COUNTY
TAZEWELL COUNTY
ECONOMIC DEVELOPMENT
 108 E. Main St.
 Tazewell, VA 24651
 276-988-1270
mthompsons@tazewellcounty.org
www.tazewellcounty.org

WASHINGTON COUNTY
WASHINGTON COUNTY
ECONOMIC DEVELOPMENT
 County Administration Bldg.
 1 Government Center Pl., Ste. D
 Abingdon, VA 24210
 276-628-8141
ida@washcova.com
<http://www.washcova.com/>

OTHER ASSISTANCE

WESTMORELAND COUNTY WESTMORELAND COUNTY ECONOMIC DEVELOPMENT

P.O. Box 1000
Montross, VA 22520
804-493-0130
nrisavi@westmoreland-county.org
<http://www.westmoreland-county.org/>

WISE COUNTY WISE COUNTY ECONOMIC DEVELOPMENT

206 E. Main St., Rm. 223/P.O. Box 570
Wise VA 24293
276-328-2321
econdev@wisecounty.org
<http://www.wisecounty.org>

WYTHE COUNTY WYTHE COUNTY ECONOMIC DEVELOPMENT

190 S. First St.
Wytheville, VA 24382
276-223-3370
jointida@wytheville.org
<http://www.wytheida.org/>

YORK COUNTY YORK COUNTY ECONOMIC DEVELOPMENT

224 Ballard St.
Yorktown, VA 23690
757-890-3317
econdev@yorkcounty.gov
www.yesorkcounty.com

City Economic Development Offices

ALEXANDRIA ALEXANDRIA ECONOMIC DEVELOPMENT PARTNERSHIP

625 N. Washington St., Ste. 400
Alexandria, VA 22314
703-739-3820
hawkins@AlexEcon.org
<http://alexecon.org/>

BEDFORD CITY BEDFORD DEPARTMENT OF ECONOMIC DEVELOPMENT

215 E. Main St.
Bedford, VA 24523
540-587-7123
admin@bedfordva.gov

BRISTOL CITY BRISTOL DEPARTMENT OF ECONOMIC DEVELOPMENT

15022 Lee Hwy.
Bristol, VA 24202
276-645-7471
bvaedc@bristolva.org
www.bristolva.org

BUENA VISTA CITY BUENA VISTA DEPARTMENT OF ECONOMIC DEVELOPMENT

2039 Sycamore Ave.
Lexington, VA 24450
540-261-8616
bbrown@bvcity.org
www.buenavistavirginia.org

CHARLOTTESVILLE CITY CHARLOTTESVILLE DEPARTMENT OF ECONOMIC DEVELOPMENT

610 E. Market St., Rm. B230
Charlottesville, VA 22902
434-970-3714
nessj@charlottesville.org
www.charlottesville.org

CHESAPEAKE CITY CHESAPEAKE DEPARTMENT OF ECONOMIC DEVELOPMENT

676 Independence Pkwy., Ste. 200
Chesapeake, VA 23320
757-382-8040
scwright@chesapeakeva.biz
www.chesapeakeva.biz

CLIFTON FORGE DEPARTMENT OF ECONOMIC DEVELOPMENT

547 Main St.
Clifton Forge, VA 24422
540-863-2500
dlburcham@cliftonforgeva.gov
<https://cliftonforgeva.gov/>

COLONIAL HEIGHTS CITY COLONIAL HEIGHTS DEPARTMENT OF ECONOMIC DEVELOPMENT

201 James Ave.
Colonial Heights, VA 23834
804-520-9265
mattist@colonialva.gov
www.colonial-heights.com

COVINGTON CITY C/O ALLEGHANY HIGHLANDS ECONOMIC DEVELOPMENT

1000 Dabney Dr., Ste. 510
Clifton Forge, VA 24422
540-862-0936
allhighlands@ntelos.net
www.allhighlands.org

DANVILLE CITY DANVILLE DEPARTMENT OF ECONOMIC DEVELOPMENT

427 Patton St.
Danville, VA 24543
434-793-1753
jstratton@discoveredanville.com
www.discoverdanville.com

EMPORIA CITY EMPORIA DEPARTMENT OF ECONOMIC DEVELOPMENT

425 S. Main St.
Emporia, VA 23847
434-634-9400
jharrell@ci.emporia.va.us
www.ci.emporia.va.us

FAIRFAX FAIRFAX DEPARTMENT OF ECONOMIC DEVELOPMENT

City Hall, Rm. 324, 10455 Armstrong St.
Fairfax, VA 22030
703-385-7851
nicole.hange@fairfaxva.gov
<http://www.fairfaxva.gov/>

FALLS CHURCH DEPARTMENT OF ECONOMIC DEVELOPMENT

300 Park Ave., Ste. 301 East
Falls Church, VA 22046
703-248-5491 (TTY 711)
rickgoff@fallschurchva.gov
<http://www.fallschurchva.gov/>

FRANKLIN CITY FRANKLIN SOUTHAMPTON ECONOMIC DEVELOPMENT

601 N. Mechanic St., Ste. 300
Franklin, VA 23851
757-562-1958
ajarratt@franklinsouthamptonva.com
www.franklinsouthamptonva.com

FREDERICKSBURG CITY FREDERICKSBURG DEPARTMENT OF ECONOMIC DEVELOPMENT

706 Caroline St.
Fredericksburg, VA 22404
540-372-1216
khdelt@fredericksburgva.gov
www.fredericksburgva.gov

GALAX CITY GALAX DEPARTMENT OF ECONOMIC DEVELOPMENT

1117 E. Stuart Dr.
Galax, VA 24333
276-236-0391
info@brceda.org
www.brceda.org

HAMPTON CITY HAMPTON DEPARTMENT OF ECONOMIC DEVELOPMENT

22 Lincoln St.
Hampton, VA 23669
757-727-8311
lsledge@hamptonva.gov
www.hampton.gov/ed

HARRISONBURG CITY HARRISONBURG DEPARTMENT OF ECONOMIC DEVELOPMENT

345 S. Main St.
Harrisonburg, VA 22801
540-432-7736
brian.shull@harrisonburgva.gov
www.harrisonburgdevelopment.com

HOPEWELL CITY HOPEWELL DEPARTMENT OF ECONOMIC DEVELOPMENT

209 E. Cawson St.
Hopewell, VA 23860
804-541-2243
ahagy@hopewellva.gov
www.hopewellva.gov

LEXINGTON CITY LEXINGTON DEPARTMENT OF ECONOMIC DEVELOPMENT

300 E. Washington St.
Lexington, VA 24450
540-462-3704
mzehner@lexingtonva.gov
www.lexingtonva.gov

LYNCHBURG CITY LYNCHBURG DEPARTMENT OF ECONOMIC DEVELOPMENT

900 Church St., 2nd fl.
Lynchburg, VA 24504
434-455-4490
marjette.upshur@lynchburgva.gov
www.lynchburgida.com

MANASSAS CITY MANASSAS DEPARTMENT OF ECONOMIC DEVELOPMENT

9027 Center St.
Manassas, VA 22110
703-257-8223
evia-gossman@ci.manassas.va.us
www.manassascity.org

MANASSAS PARK CITY MANASSAS PARK DEPARTMENT OF ECONOMIC DEVELOPMENT

One Park Center Ct.
Manassas Park, VA 20111
703-335-8820
www.cityofmanassaspark.us

MARTINSVILLE CITY MARTINSVILLE DEPARTMENT OF ECONOMIC DEVELOPMENT

134 E. Church St.
Martinsville, VA 24112
276-403-5940
mheath@yesmartinsville.com
www.yesmartinsville.com

NEWPORT NEWS CITY NEWPORT NEWS DEPARTMENT OF ECONOMIC DEVELOPMENT

2400 Washington Ave., 3rd Fl.
Newport News, VA 23607
757-926-8428
sworkman@nngov.com
www.nngov.com/development

NORFOLK CITY NORFOLK DEPARTMENT OF ECONOMIC DEVELOPMENT

500 E. Main St., Ste. 1500
Norfolk, VA 23501
757-664-4338
steven.anderson@norfolk.gov
www.norfolkdevelopment.com

NORTON CITY NORTON DEPARTMENT OF ECONOMIC DEVELOPMENT

618 Virginia Ave. N.W.
Norton, VA 24273
276-689-1160
fredr@nortonva.org
www.nortonva.org

PETERSBURG CITY PETERSBURG DEPARTMENT OF ECONOMIC DEVELOPMENT

400 E. Washington St.
Petersburg, VA 23803
804-733-2352
vjones@petersburg-va.org
www.petersburg-va.org

OTHER ASSISTANCE

POQUOSON

POQUOSON DEPARTMENT OF ECONOMIC DEVELOPMENT

830 Poquoson Ave.
Poquoson, VA 23662
757-868-5314
charity.gavaza@poquoson-va.gov
www.ci.poquoson.va.us

PORTSMOUTH CITY

PORTSMOUTH DEPARTMENT OF ECONOMIC DEVELOPMENT

200 High St., Ste. 200
Portsmouth, VA 23704
757-393-8804
porteco@portsmouthva.gov
www.portsmouthva.gov

RADFORD CITY

RADFORD DEPARTMENT OF ECONOMIC DEVELOPMENT

10 Robertson St.
Radford, VA 24141
540-731-3604
edwardsbd@radford.va.us
www.radford.va.us

RICHMOND CITY

RICHMOND DEPARTMENT OF ECONOMIC DEVELOPMENT

1500 E. Main St., Ste. 400
Richmond, VA 23219
804-646-6737
jane.ferrara@richmondgov.com
www.richmondgov.com

ROANOKE CITY

ROANOKE DEPARTMENT OF ECONOMIC DEVELOPMENT

117 Church Ave.
Roanoke, VA 24011
540-853-2715
wayne.bowers@roanoke.gov
www.roanokeva.gov

SALEM CITY

SALEM DEPARTMENT OF ECONOMIC DEVELOPMENT

114 N. Broad St.
Salem, VA 24153
540-375-3007
mpayne@salemva.gov
www.ci.salem.va.us

STAUNTON CITY

STAUNTON DEPARTMENT OF ECONOMIC DEVELOPMENT

116 W. Beverley St.
Staunton, VA 24402
540-332-3869
hamiltonbw@ci.staunton.va.us
www.staunton.va.us

SUFFOLK CITY

SUFFOLK DEPARTMENT OF ECONOMIC DEVELOPMENT

440 Market St.
Suffolk, VA 23434
757-514-4043
khughes@suffolkva.us
www.suffolkva.us/econdev

VIRGINIA BEACH CITY

VIRGINIA BEACH DEPARTMENT OF ECONOMIC DEVELOPMENT

222 Central Park Ave., Ste. 1000
Virginia Beach, VA 23462
757-385-6464
wharris@vbgov.com
www.vbgov.com

WAYNESBORO CITY

WAYNESBORO DEPARTMENT OF ECONOMIC DEVELOPMENT

301 W. Main St.
Waynesboro, VA 22980
540-942-6779
hitchings@ci.waynesboro.va.us
http://waynesborodowntown.org/

WILLIAMSBURG CITY

WILLIAMSBURG DEPARTMENT OF ECONOMIC DEVELOPMENT

401 Lafayette St.
Williamsburg, VA 23185
757-220-6120
mdewitt@williamsburgva.gov
www.yeswilliamsburg.com

WINCHESTER CITY

WINCHESTER DEPARTMENT OF ECONOMIC DEVELOPMENT

15 N. Cameron St.
Winchester, VA 22601
540-667-1815
jdeskins@ci.winchester.va.us
www.winchesterva.gov/econ/

Chambers of Commerce

ALLEGHANY HIGHLANDS CHAMBER

241 W. Main St.
Covington, VA 24426-1542
540-962-2178
info@ahchamber.com
www.ahchamber.com

ALTAVISTA AREA CHAMBER OF COMMERCE

414 Washington St./P.O. Box 606
Altavista, VA 24517-0606
434-369-6665
pattiyeller@altavistachamber.com
www.altavistachamber.org

AMHERST COUNTY CHAMBER

154 S. Main St.
Amherst, VA 24521-0560
434-946-0990
information@amherstvachamber.com
www.amherstvachamber.com

APPOMATTOX COUNTY CHAMBER

276 Court St.
Appomattox, VA 24522-0704
434-352-2621
appomattox.chamber@earthlink.net
www.appomattoxchamber.org

BATH COUNTY CHAMBER

P.O. Box 718
Hot Springs, VA 24445-0718
540-839-5409
bathco@tds.net
www.bathcountyva.org

BEDFORD AREA CHAMBER

305 E. Main St.
Bedford, VA 24523-2014
540-586-9401
leecarr@bedfordareachamber.com
www.bedfordareachamber.com/

BERRYVILLE-CLARKE CHAMBER

P.O. Box 365
Berryville, VA 22611-0365
540-955-4200
info@clarkechamber.com
www.clarkechamber.com

BLACKSTONE CHAMBER

121 N. Main St., Ste. A
Blackstone VA 23824
434-292-1677 • 434-292-1588 Fax
chamber@blackstoneva.com
www.blackstoneva.com

BOTETOURT COUNTY CHAMBER

13 W. Main St.
Fincastle, VA 24090-0081
540-473-8280
bccoc@rbnet.com
www.bot-co-chamber.com

BRISTOL CHAMBER

20 Volunteer Pkwy.
Bristol, TN 37620
423-989-4850
kwitcher@bristolchamber.org
www.bristolchamber.org

BROADWAY-TIMBERVILLE CHAMBER

233 McCauley Dr.
Timberville, VA 22853-9507
540-896-7413
secretary@btchamber.org
www.btchamber.org

BRUNSWICK CHAMBER

400 N. Main St.
Lawrenceville, VA 23868-1818
434-848-3154
brunschamber@lawrencevilleweb.com
www.brunswickchamber.com

BUCHANAN COUNTY CHAMBER

Main St./P.O. Box 2818
Grundy, VA 24614-2818
276-935-4147
bccchamber@netscope.net
www.buchanancountyinfo.org

BUCKINGHAM CHAMBER

P.O. Box 951
Dillwyn, VA 23936-0951
434-983-2583
info@buckinghamchamber.org
www.buckinghamchamber.org

CAROLINE COUNTY CHAMBER

18067 Jefferson Davis Hwy.
Ladysmith, VA 22501
804-633-5264
chamber@bealenet.com
www.carolinechamber.com

CARROLL COUNTY CHAMBER

P.O. Box 1184
Hillsville, VA 24343-7184
276-728-5397
info@carrollchamber.com
www.carrollchamber.com

CHARLOTTE COUNTY CHAMBER

Town of Charlotte Court House
David Bruce Bldg.
600 David Bruce Ave.
Charlotte Court House, VA 23923
434-542-4546
ccchamber@towncch.com
www.charlottecountyva.com

CHARLOTTESVILLE REGIONAL CHAMBER

P.O. Box 1564
Charlottesville, VA 22902-1564
434-295-3141
exec@cvillechamber.com
www.cvillechamber.com

CHASE CITY CHAMBER

316 N. Main St.
Chase City, VA 23924-1404
434-372-0379
chasecityva@verizon.net
www.chasecitychamberofcomm.com/

CHESTERFIELD COUNTY CHAMBER

9330 Iron Bridge Rd., Ste. B
Chesterfield, VA 23832
804-748-6364
lenita@chesterfieldchamber.com
www.chesterfieldchamber.com/

CHINCOTEAGUE CHAMBER

6733 Maddox Blvd.
Chincoteague Is, VA 23336
757-336-6161
chincochamber@verizon.net
www.chincoteaguechamber.com

CLARKSVILLE LAKE COUNTY CHAMBER

105 2nd St.
Clarksville, VA 23927
434-374-2436
clarksville@kerrlake.com
www.clarksvilleva.com

COLONIAL BEACH CHAMBER

P.O. Box 475
Colonial Beach, VA 22443-0475
804-224-8145

COLONIAL HEIGHTS CHAMBER

201 Temple Ave., Ste. E
Colonial Heights, VA 23834-2801
804-526-5872
chchamber@colonialheights.cc
www.colonial-heights.com

CREWE-BURKEVILLE CHAMBER

P.O. Box 305
Crewe, VA 23930-0305
434-645-8413
chamber@creweburkeville.org
www.creweburkeville.org

OTHER ASSISTANCE

CULPEPER COUNTY CHAMBER

109 S. Commerce St.
Culpeper, VA 22701-3007
540-825-8628
info@culpeperchamber.com
www.culpepervachamber.com

DANVILLE PITTSYLVANIA COUNTY CHAMBER

8653 U.S. Hwy. 29
Blairs, VA 24527
434-836-6990
chamber@dpchamber.org
www.dpchamber.org/

DICKENSON COUNTY CHAMBER

P.O. Box 1990
Clintwood, VA 24228-1990
276-926-6074
rsurratt@dcwin.org
www.dickensonchamber.net

EASTERN SHORE OF VIRGINIA CHAMBER

19056 Pkwy./ P.O. Box 460
Melfa, VA 23410-0460
757-787-2460
jhungville@esvachamber.org
www.esvachamber.org

EDINBURG AREA CHAMBER

P.O. Box 511
Edinburg, VA 22824-0511
540-984-8318
chamcom@shentel.net
www.townofedinburg.org

EMPORIA/GREENSVILLE CHAMBER

400 Halifax St.
Emporia, VA 23847-1712
434-634-9441
ontrack@telpage.net
www.emporia-greensvillechamber.com

FARMVILLE AREA CHAMBER

405 E. 3rd St.
Farmville, VA 23901-1552
434-392-3939
wwhitus@farmvilleareachamber.org
www.farmvilleareachamber.org

FAUQUIER COUNTY CHAMBER

205-1 Keith St.
Warrenton, VA 20186
540-347-4414
mailbox@fauquierchamber.org
www.fauquierchamber.org

FLOYD COUNTY CHAMBER

201 E. Main St.
Floyd, VA 24091
540-745-4407
chamber@swva.net
www.visitfloyd.org

FLUVANNA COUNTY CHAMBER

177 Main St./P.O. Box 93
Palmyra, VA 22963-0093
434-589-3262
fluvannacountycoc@embarqmail.com
www.fluvannachamber.org

FRANKLIN COUNTY CHAMBER & TOURISM

P.O. Box 158
Rocky Mount, VA 24151-0158
540-483-9542
info@franklincountyva.org
www.franklincountyva.org/

FRANKLIN-SOUTHAMPTON AREA CHAMBER

108 W. Third Ave./P.O. Box 531
Franklin, VA 23851-0531
757-562-4900
join@fsachamber.com
www.fsachamber.com

FREDERICKSBURG REGIONAL CHAMBER

2300 Fall Hill Ave./P.O. Box 7476
Fredericksburg, VA 22401
540-373-9400
Bob@fredericksburgchamber.org
www.fredericksburgchamber.org

FRONT ROYAL-WARREN COUNTY CHAMBER

106 Chester St.
Front Royal, VA 22630-3303
540-635-3185
nfoster@frontroyalchamber.com
www.frontroyalchamber.com

GLOUCESTER COUNTY CHAMBER

3558 George Washington Mem. Hwy.
Hayes, VA, 23072
804-693-2425
chamberexec@glocochamber.org
www.glocestervachamber.org/

GOOCHLAND COUNTY CHAMBER

2941 River Rd. W.
Goochland, VA 23063-0123
804-556-3811
director@goochlandchamber.org
www.goochlandchamber.org

GREATER AUGUSTA REGIONAL CHAMBER

30 Ladd Rd.
Fishersville, VA 22939
540-324-1133
officeadmin@augustava.com
www.augustava.com

GREATER RICHMOND CHAMBER

600 Main St. Centre, Ste. 700
Richmond, VA 23219-2416
804-648-1234
contactus@grcc.com
www.grcc.com

GREATER WILLIAMSBURG CHAMBER & TOURISM ALLIANCE

421 N. Boundary St.
Williamsburg, VA 23187-3620
757-229-6511
wacc@williamsburgcc.com
www.williamsburgcc.com

HAMPTON ROADS CHAMBER

500 E. Main St., Ste. 700
Norfolk, VA 23510
757-622-2312
jhornbeck@hrccva.com
www.hamptonroadschamber.com

HAMPTON ROADS HISPANIC CHAMBER

208 E. Plume St., Ste. 340
Norfolk, VA 23510
757-348-9969

445 Grafton Dr.
Yorktown, VA 23692
757-348-9969
guerra@kelvinic.com
www.HRHCC.org

HANOVER ASSOCIATION OF BUSINESSES & CHAMBER

9097 Atlee Station Rd., Ste. 117
Mechanicsville, VA 23116
804-798-8130
melissa@habcc.com
www.habcc.com

HARRISONBURG-ROCKINGHAM CHAMBER

800 Country Club Rd.
Harrisonburg, VA 22802-5033
540-434-3862
information@hrchamber.org
www.hrchamber.org

HIGHLAND COUNTY CHAMBER

61 Highland Center Dr./P.O. Box 223
Monterey, VA 24465-0223
540-468-2550
highcc@cfw.com
www.highlandcounty.org

HOPEWELL-PRINCE GEORGE CHAMBER

210 N. 2nd Ave.
Hopewell, VA 23860
804-458-5536
admin@hpgchamber.org
www.hpgchamber.org

ISLE OF WIGHT-SMITHFIELD-WINDSOR CHAMBER

100 Main St./P.O. Box 38
Smithfield, VA 23431
757-357-3502
chamber@theisle.org
www.theisle.org

KILMARNOCK CHAMBER

P.O. Box 1357
Kilmarnock, VA 22482
804-435-1779
www.kilmarnockchamber.org

KING GEORGE COUNTY CHAMBER

P.O. Box 164
King George, VA 22485
540-775-2024
www.king-george.va.us

LANCASTER COUNTY CHAMBER

P.O. Box 1868
Kilmarnock, VA 22482-1868
804-435-6092
info@lancasterva.com
www.lancasterva.com

LEE COUNTY AREA CHAMBER

P.O. Box 417
Pennington Gap, VA 24277-0417
276-337-9277
director@leecountyvachamber.org
www.leecountyvachamber.org

LEXINGTON-ROCKBRIDGE COUNTY CHAMBER

100 E. Washington St.
Lexington, VA 24450-2518
540-463-5375
chamber@lexrockchamber.com
www.lexrockchamber.com

LOUISA COUNTY CHAMBER

214 Fredericksburg Ave.
Louisa, VA 23093-0955
540-967-0944
info@louisachamber.org
www.louisachamber.org

LUNENBURG COUNTY CHAMBER

700 Lee Ave.
Victoria, VA 23974
434-696-2282
ameliais@embarqmail.com
www.lunenburgchamber.org

LURAY-PAGE COUNTY CHAMBER

18 Campbell St.
Luray, VA 22835-1901
540-743-3915
www.luraypage.com

LYNCHBURG REGIONAL CHAMBER

2015 Memorial Ave.
Lynchburg, VA 24501-1709
434-845-5966
info@lynchburgchamber.org
www.lynchburgchamber.org

MADISON CHAMBER

110 A N. Main St.
Madison, VA 22727-3041
540-948-4455
chamber@madison-va.com
www.madison-va.com

MARTINSVILLE-HENRY COUNTY CHAMBER

115 Broad St./P.O. Box 709
Martinsville, VA 24114-0709
276-632-6401
mhccoc@mhccchamber.com
www.mhccchamber.com

MATHEWS COUNTY CHAMBER

P.O. Box 1126
Mathews, VA 23109-1126
804-725-9029
mchamber@crosslink.net
www.mathewschamber.org

MONTGOMERY COUNTY CHAMBER & VISITORS CENTER

103 Professional Park Dr.
Blacksburg, VA 24060-6666
540-552-2636
DLyons@montgomerycc.org
www.montgomerycc.org

MOUNT JACKSON CHAMBER

5901 Main St./P.O. Box 111
Mt. Jackson, VA 22842-0111
540-477-3275
mjcc@shentel.net
www.mountjacksonva.org

OTHER ASSISTANCE

NELSON COUNTY CHAMBER

P.O. Box 182
Lovingston, VA 22949-0182
434-263-5971

NEW KENT CHAMBER

7324 Vineyards Pkwy.
New Kent, VA 23124
804-966-8581
president@newkentchamber.org
www.newkentchamber.org

NEW MARKET AREA CHAMBER

100 W. Lee Ave.
New Market, VA 22844-0057
540-740-3212
nmchambr@shentel.net

NORTHAMPTON COUNTY CHAMBER

16429A Courthouse Rd., 1st Fl.
Eastville, VA 23347
757-678-0010
info@ccnchamber.com
chamber@northamptoncountyva.org
www.northamptoncountyva.org

NORTHUMBERLAND COUNTY CHAMBER

P.O. Box 149
Callao, VA 22435-0149
804-529-5031
northumberlandcoc@verizon.net
www.northumberlandcoc.org/chamber.html

ORANGE COUNTY CHAMBER

P.O. Box 146
Orange, VA 22960-0082
540-672-5216
occc@ns.gemlink.com
www.orangevachamber.com

PATRICK COUNTY CHAMBER

20475 Jeb Stuart Hwy.
Stuart, VA 24171
276-694-6012
patcchamber@embarqmail.com
www.patrickchamber.com

PETERSBURG CHAMBER

325 E. Washington St.
Petersburg, VA 23803
804-733-8131
info@petersburgvachamber.com
www.petersburgvachamber.com

POWHATAN CHAMBER

3887 Old Buckingham Rd.
Powhatan, VA 23139
804-598-2636
info@powhatanvachamber.org
www.powhatanvachamber.org

PRINCE WILLIAM CHAMBER

9720 Capital Ct., Ste. 203
Manassas, VA 20110
703-368-6600
mleslie@pwchamber.org
www.pwchamber.org

PULASKI COUNTY CHAMBER

4440 Cleyburne Blvd., Ste. B
Dublin, VA 24084
540-674-1991
csimmons@swva.net
www.pulaskichamber.info

RADFORD CHAMBER

200 Third Ave., Ste. C
Radford, VA 24141
540-639-2202
info@radfordchamber.com
www.radfordchamber.com

RICHLANDS AREA CHAMBER

1413 Front St.
Richlands, VA 24641-2491
276-963-3385
info@richlandschamber.com
www.richlandschamber.com

ROANOKE REGIONAL CHAMBER

212 S. Jefferson St.
Roanoke, VA 24011-1702
540-983-0700 ext. 222
business@roanokechamber.org
www.roanokechamber.org

RUSSELL COUNTY CHAMBER

331 W. Main St./P.O. Box 926
Lebanon, VA 24266-0926
276-889-8041
chamber@russellcountyva.org
www.russellcountyva.org

SALEM-ROANOKE COUNTY CHAMBER

611 E. Main St.
Salem, VA 24153
540-387-0267
chamber@s-rcchamber.org
www.s-rcchamber.org

SCOTT COUNTY CHAMBER

180 W. Jackson St./P.O. Box 609
Gate City, VA 24251-0609
276-386-2525
jkilgore@scottcountyva.org
www.scottcountyva.org

SCOTTSVILLE VA CHAMBER

P.O. Box 11
Scottsville, VA 24590-0011
434-286-6000
sccc@bsi.net
www.scottsvilleva.org

SMITH MOUNTAIN LAKE CHAMBER

Vicki Gardner
16430 Booker T. Washington Hwy., Unit 2
Moneta, VA 24121-5888
540-721-1203
annette@visitsmithmountainlake.com
www.visitsmithmountainlake.com

THE CHAMBER OF COMMERCE OF SMYTH COUNTY, INC.

214 W. Main St./P.O. Box 924
Marion, VA 24354-0924
276-783-3161
info@smythchamber.org
www.smythchamber.org

SOUTH HILL CHAMBER

201 S. Mecklenburg Ave.
South Hill, VA 23970-2619
434-447-4547
joyce@southhillchamber.com
www.southhillchamber.com

STRASBURG CHAMBER

157 N. Holiday St.
Strasburg, VA 22657
540-465-3187
schamber@shentel.net
www.strasburgva.com

SURRY COUNTY CHAMBER

P.O. Box 353
Surry, VA 23883-0353
757-294-0066
mail@surrychamber.org
www.surrychamber.org

SUSSEX COUNTY CHAMBER

P.O. Box 1371
Sussex, VA 23884-0303
804-246-4503
info@sussexvachamber.org
www.sussexvachamber.org

TAPPAHANNOCK-ESSEX CHAMBER

P.O. Box 481
Tappahannock, VA 22560-0481
804-443-5241
llumpkin@crosslink.net
www.essex-virginia.org

TAZEWELL AREA CHAMBER

Tazewell Mall, P.O. Box 6
Tazewell, VA 24651
276-988-5091
info@tazewellchamber.org
www.tazewellchamber.org

TWIN COUNTY REGIONAL CHAMBER

405 N. Main St.
Galax, VA 24333-2958
276-236-2184
info@twincountyva.org
www.gcgchamber.com

VIRGINIA ASIAN CHAMBER

901 E. Main St.
Richmond, VA 23219
804-649-0204
www.aabac.org

VIRGINIA CHAMBER

919 E. Main St., Ste. 900
Richmond, VA 23219
804-644-1607
info@vachamber.com
www.vachamber.com

VIRGINIA HISPANIC CHAMBER

The Bank of America Bldg.
10700 Midlothian Turnpike, Ste. 200
Richmond, VA 23235
804-378-4099
info@vahcc.com
www.vahcc.com

VIRGINIA PENINSULA CHAMBER

21 Enterprise Pkwy., Ste. 100
Hampton, VA 23666-0269
757-262-2000
info@vpcc.org
www.virginiapeninsulachamber.com

WARSAW-RICHMOND COUNTY CHAMBER

P.O. Box 1141
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www.warsaw-rcchamber.com

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276-628-8141
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www.washingtonvachamber.org

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West Point, VA 23181
804-843-4620
wptrcc@oasisonline.com
www.westpointvachamber.com

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Montross, VA 22520
804-493-0088

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Winchester, VA 22601
540-662-4118
rcollins@regionalchamber.biz
www.regionalchamber.biz

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Norton, VA 24273
276-679-0961
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www.wisecountyva.org

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540-459-2542
woodstockvachamber@gmail.com
www.woodstockvachamber.com

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150 E. Monroe St.
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chamber@wytheville.org
www.wybchamber.com

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yccadmin@yorkcountyvachamber.org
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 Chesapeake, VA 23320
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 Chantilly, VA 20151
 703-871-2104

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 434-773-2295

AMERICAN NATIONAL BANK & TRUST COMPANY (S)

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 Lynchburg, VA 24112
 434-386-6301

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 Troutville, VA 24175
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 Fincastle, VA 24090
 540-473-2761

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2145 Roanoke St.
 Christiansburg, VA 24073
 540-381-8121

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 Virginia Beach, VA 23452
 757-306-4112

BANK OF LANCASTER (S)

100 S. Main St.
 Kilmarnock, VA 22482
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BANK OF SOUTHSIDE VIRGINIA, THE (S)

17208 Halligan Park Rd./P.O. Box 40
 Carson, VA 23830
 434-246-5211

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11820 Fountain Way, Ste. 400
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 Kenbridge, VA 23944
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 703-667-5049

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 703-584-3468

CHAIN BRIDGE BANK, N.A. (SE)

1445-A Laughlin Ave.
 Mclean, VA 22101
 703-748-2005

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126 S Main St.
 Blackstone, VA 23824
 434-292-8100

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4701 Cox Rd., Ste. 160
 Glen Allen, VA 23060
 804-955-4707

CITIZENS NATIONAL BANK (S)

11407 Windsor Blvd./P.O. Box 100
 Windsor, VA 23487
 757-242-4422

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38 N. Central Ave.
 Staunton, VA 24401
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 703-778-9920

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 540-463-2222

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 Arlington, VA 22204
 703-685-0510 ext. 242

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 Tappahannock, VA 22560
 804-443-8500

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 9706 Atlee Commons Dr.
 Ashland, VA 23005
 804-550-5990

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80 Cross Keys Rd.
 Harrisonburg, VA 22801
 540-437-3461

FAUQUIER BANK, THE (SE)

10 Courthouse Sq.
 Warrenton, VA 20186
 540-349-0224

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112 W. King St.
 Strasburg, VA 22657
 540-636-3555 ext. 3022

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851 Lew Dewitt Blvd.
 Waynesboro, VA 22980
 540-943-5020

FIRST BANK & TRUST COMPANY (SE)

120 University Blvd.
 Harrisonburg, VA 22801
 540-434-0671

FIRST BANK & TRUST COMPANY (SE)

1030 Richmond Ave.
 Staunton, VA 24401
 540-885-8000

FIRST BANK & TRUST COMPANY (SE)

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 P.O. Box 767
 Christiansburg, VA 24073
 540-260-9060

FIRST BANK & TRUST COMPANY (SE)

17011 Forest Rd.
 Forest, VA 24551
 434-455-0888

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38 E. Valley Dr.
 Bristol, VA 24201
 276-466-9222

FIRST CAPITAL BANK

4222 Cox Rd., Ste. 200
 Glen Allen, VA 23060
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 Bluefield, VA 24605
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 Roanoke, VA 24011
 540-985-9647

FRANKLIN COMMUNITY BANK, N.A.

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 Hardy, VA 24101
 540-721-1600

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 Roanoke, VA 24019
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 Waynesboro, VA 22980
 540-932-9100

FULTON BANK (PSE)

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 Virginia Beach, VA 23462
 757-222-2437

GRAYSON NATIONAL BANK, THE

P.O. Box 186
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GRUNDY NATIONAL BANK

P.O. Box 2080
 Grundy, VA 24614-2080
 276-935-8111

HERITAGE BANK AND TRUST (S)

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 Norfolk, VA 23502
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 Roanoke, VA 24002
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 Bailey Crossroads, VA 22041
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 Centreville, VA 20121
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 Williamsburg, VA 23188
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 Richmond, VA 23226
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 Gainesville, VA 20155
 540-878-2800

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 Chesapeake, VA 23320
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1812 Granby St.
Norfolk, VA 23517
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101 E. Queen St.
Hampton, VA 23669
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Williamsburg, VA 23188
757-221-8387

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800-901-7943

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Midlothian, VA 23112
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804-290-4381 or 804-204-2372

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111 Franklin Rd. S.E., Franklin Plaza
Roanoke, VA 24011
540-378-1511

UNION FIRST MARKET BANK (SHENANDOAH VALLEY) (SE)

24 S. Augusta Ave.
Staunton, VA 24401
540-213-7221 ext. 3001

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1658 State Farm Blvd.
Charlottesville, VA 22911
434-970-1158

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2811 Fall Hill Ave.
Fredericksburg, VA 22401
540-361-2011

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5125 John Tyler Hwy.
Williamsburg, VA 23185
757-229-5448

UNION FIRST MARKET BANK (SE)

108 N. Braddock St.
Winchester, VA 22601
540-771-3837

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390 University Blvd.
Harrisonburg, VA 22801
540-568-2080 ext. 3228

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110 University Blvd./P.O. Box 352
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540-432-9300

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Charlottesville, VA 22903
434-964-2017

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36 West Church Ave. S.W.
Roanoke, VA 24011
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804-897-3900

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Louisa, VA 23093
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832-375-2456

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Fredericksburg, VA 22405
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Bethesda, MD 20814
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Covington, GA 30014
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Los Angeles, CA 90006
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401-739-8800

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60 Hempstead Ave., 6th Fl.
West Hempstead, NY 11552
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Los Angeles, CA 90010
213-355-8828

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Clinton, MD 20735
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17801 Georgia Ave.
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165 Lennon Ln., Ste. 101
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336-783-3917

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On the Cover: **Industrial and Construction Pumps, and Small Business Success**

Teresa Myers, CEO of Myers-Seth Pump (MSP), has become highly successful in the male-dominated world of industrial and construction pump manufacturing. Ms. Myers emigrated from Vietnam many years ago and credits her current success to her entrepreneurial spirit. Prior to her experience at MSP, Ms. Myers worked as a Chief Financial Officer for another manufacturing-based firm in Jacksonville, Fla. She also owned a clothing design firm in Philadelphia, Pa.

In addition to her entrepreneurial spirit, Ms. Myers attributes her current success to hard-work, her customer focus, and also to the training she received as part of the SBA's Emerging Leaders (formerly e200) program. The Emerging Leaders program is an intense series of courses to help executives further develop their company through the execution of a strategic plan. Small business owners apply to be part of the competitive program, and must meet strict requirements to qualify. The Emerging Leaders program is available

in select cities throughout the United States. For more information, visit www.sba.gov/emergingleaders.

Ms. Myers also participated in other SBA resource partner training and development programs through her local Women's Business Center and the regional Small Business Development Center at the University of North Florida. For more information about these SBA resource partners, go to www.sba.gov/content/women's-business-centers and www.sba.gov/content/small-business-development-centers-sbdc.

Ms. Myers is also an encore entrepreneur, meaning she started with the business after she was 50 years old. The SBA offers training and support to encore entrepreneurs looking to start or grow their businesses. For more information about SBA's encore entrepreneurship programs, visit www.sba.gov/content/50-entrepreneurs.



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